



# Analysis of consumer behavior on purchasing decisions using q-ris as digital money at stationary Toko Merdeka in Pekanbaru

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## ABSTRACT

The use of retail is one of the business opportunities that offers various types of goods and services from hundreds of brands on the market. The competition of each product offered impacts consumers to open opportunities in choosing product variants. To support the interest of potential consumers in shopping, the choice of product variants offered must be of high quality at competitive prices. This study aims to determine the influence of cultural, social, personal, and psychological factors on consumer behavior at Toko Merdeka Stationary. This type of research uses a quantitative approach. Data was collected by taking population samples by purposive sampling in the Pekanbaru city area. Data was obtained from questionnaires distributed to 120 respondents who qualified for a sample of 114. The results of the study obtained: (1). Personal and psychological factors have a significant positive effect on purchasing decisions; (2) Cultural factors do not influence purchasing decisions; (3). Social factors are not worthy of being a tool for determining variables, because the directional patterns of such variables are inconsistent.

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## 1. INTRODUCTION

In today's digital era, many changes have occurred, previously many activities were carried out manually, and now most have switched to digital. The transition to digital technology has also occurred in the financial sector, activities in the financial sector have changed quite significantly because it has changed the habits of people who have long been accustomed to payments using cash but are now innovating towards digital money transactions. Based on data from Bank Indonesia (BI), digital transactions increased by 37.8% per year. As of March 2021, the value of Electronic Money (EU) transactions has reached 21.4 trillion, an increase of 42.46%. Financial Technology (Fintech) is an innovation created by the financial sector to facilitate the public in conducting financial transactions (Kristanti & Marta, 2021). Digital payment methods (cashless) are a type of payment that has been in great demand by the public in recent times. The Covid 19

epidemic is one of the causes that forced people to follow the change in the way transactions become fully digital using the internet.

Within two years since COVID-19 and WFH for internet user workers increased, both worldwide and in Indonesia, based on the survey results of the Indonesian Internet Service Providers Association (APJII), internet users in Indonesia reached 215.63 million people in the 2022-2023 period. This number increased by 2.67% compared to the previous period of 210.03 million users (APJII, 2022). Every year the internet has a profound influence and has a tremendous impact on people's lives. In the current era of globalization, technological advances are increasingly rapid, a lot of access can be done easily, all needs are in the grasp of everyone can easily access something they need, this progress affects people's behavior in transactions (Gusnafitri, 2023). The internet is not only used as a medium of communication but also used as a medium of transactions that are often carried out using the Q-ris application. So that it can be known and understood that the application supports the ease of transactions or payments from consumers. In Indonesia there are several types of digital currencies that are developing, one of which is Q-ris. Q-ris is a mobile application-based online payment using QR code that provides various types of products to meet all forms of Indonesian consumer needs launched by Bank Indonesia and the Indonesian Payment System Association (ASPI) on August 17, 2019 (ASPI, 2023). While Toko Merdeka Stationary as a bookstore and antique souvenirs in the center of the tourist market in the city of Pekanbaru.

When payments such as the Q-ris application will affect consumer behavior in making transactions. Consumer behavior is a condition in which consumers choose, buy, and utilize products / services to meet their needs or desires (Jusuf.D.I, 2018). In deciding to buy a product through the Q-ris application, of course, a consumer is influenced by several factors, these factors include cultural factors, social factors, personal factors, and psychological factors. After knowing these factors, a buyer or buyer must consider all aspects before deciding to shop.

The research focused on consumer behavior towards the use of Q-ris in transactions, its usage is still low in the city of Pekanbaru. Which is the city of Pekanbaru as a city of workers or many offices are scattered. Based on this background, researchers propose 4 main hypotheses: Do cultural factors have a significant positive effect on shopping decisions (H1), Do social factors have a significant positive effect on shopping decisions? (H2), Do personal factors have a significant positive influence on shopping decisions? (H3), and do psychological factors have a significant positive influence on shopping decisions? (H4).

QRIS (Quick Response Code Indonesia Standard) is a payment QR Code standard for Indonesian payment systems developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) (Bank Indonesia, 2020). Before implementing QRIS, merchants must provide several payment applications in their stores. Consumers who pay cashless, should ensure that their payment app should be available to merchants. However, with the implementation of QRIS, merchants do not need to prepare many payment applications, just provide one QR Code in stores and the QR Code can be scanned by consumers with various payment applications on smartphones (Sihaloho, 2020). Bank Indonesia carries the theme "UNGGUL" from QRIS. The meaning of "SUPERIOR" is: (1). Universal. Universal here means QRIS can be used by all levels of society and can be used domestically and abroad. (2). Easy. Transactions can be done easily and securely in one hand. (3). Advantages. QRIS is very efficient, with just one QR code it can be used for all applications. (4). Immediately. Payment systems can be made quickly and instantly.

Opinion (Schiffman et al., 2000) Consumer behavior is the way consumers make the decision to shop by giving up their resources to get something they want to consume. (Kothler & Keller, 2016) Consumer behavior is how a person or group considers, selects, utilizes, buys, and evaluates the products they buy to meet their needs. (Mowen & Minor, 2002) Consumer behavior is the process when consumers determine decisions related to a

product, starting from determining, buying, utilizing goods or services. In general, consumer behavior is divided into 2, including (Annisa & Sihotang, 2021), there are: rational consumer behavior and irrational consumer behavior. So, an indicator of consumer behavior is the process by which a person chooses, buys, and behaves after the purchase of purchased goods or services to satisfy his desires. This consumer behavior can change from time to time, this is due to consumer needs and wants.

Purchasing decision is a process by which consumers assess various alternative options and select one or more preferred alternatives and select one or more necessary alternatives based on certain considerations (Amirullah, 2002). (Kothler & Armstrong, 2008) The buying decision is to buy the most preferred brand. According to Kotler and Armstrong, there are five decision-making processes, namely: need recognition, information search, alternative evaluation, purchase decision, post-purchase behavior. Each decision has a structure consisting of seven components. According to (Dharmesta et al., 2012) Such components are as follows: decision on the type of product, the form of the product, the brand, the seller, the number of products, the time of purchase, the mode of payment. The purchase decision is the final result of brand, price, quality considerations made by consumers in choosing goods or services at purchase.

As for Consumer Characteristics, therefore researchers consider this as an indicator of consumer behavior because research that influences consumers in making purchase decisions is cultural, social, personal and psychological characteristics (Kothler & Armstrong, 2008): (a). Cultural factors: Cultural, sub-cultural and social classes strongly influence consumer purchasing behavior (Kotler & Keller, 2009). Culture is defined as a number of values, beliefs and customs that are used to demonstrate the direct consumer behavior of a particular group of people (Schiffman et al., 2000). According to (Kothler & Armstrong, 2008) Culture is the most fundamental cause of a person's desires and behavior. Culture is the result of human creativity from generation to generation which contains values, norms, regulations, customs, human habits that can affect consumer behavior in society. (b). Social Factors: These social factors may consist of reference groups, families, and social roles and status. Social strata exist based on certain hierarchies such as employment, education, and income. Usually, this social class groups the same people based on the similarity of their behavior in their economic processes. (c). Personal Factors: According to (Suryani, 2013) Personality is also seen as a characteristic present in individuals that involves various psychological processes that will determine a person's tendencies and responses to the environment. Personal factors include age and stage in the buyer's life cycle, employment and economic circumstances, personality, self-concept, and lifestyle and values (Kothler & Armstrong, 2008). Personality is an internal factor that influences a person in making decisions in the form of age, stages of the life cycle, work, economic conditions, and lifestyle. (d). Psychological Factors: Consumer psychology is one of the branches of psychology. Consumer psychology studies are more about the attitudes carried out by consumers. According to (Carlson & Buskist, 1997) Consumer psychology is the study of motivation, perception, learning cognition and purchasing behavior of individuals in the market and the use of these products at home. This research can be seen both from the point of view of the seller or the consumer even from the point of view of both in (Ferrinadewi, 2008).

In choosing a product, consumer choices are influenced by psychological factors, namely motivation, perception, learning, needs and attitudes. Motivation can be described as the force by which individuals are encouraged to perform an action (Amirullah, 2002: 23). Perception is the process by which we select, organize and translate input information to create a meaningful picture of the world (Kotler and Keller, 2009: 179).

Previous research (Banda Saputri, 2020) in his research: "Consumer preferences in using quick response code Indonesia standard (Qris) as a digital payment tool". From the results of data processing, it was found that simultaneously all perception factors influenced consumer preferences using QRIS as a means of digital payment transactions,

while based on individual test results, the perception of expediency factors had a significant effect on interest in using QRIS, while other perception factors obtained an insignificant influence on consumer interest in using QRIS. Meanwhile, research results (Sekarsari et al., 2021) with the title: "Optimization of the Application of Quick Response Code Indonesia Standard (Qris) at Merchants in the Surakarta Region" the results show that the application of QRIS at merchants in the Surakarta region has increased during 2020 by 276%. However, there are also obstacles experienced, namely merchant understanding is still lacking, consumers cannot scan QR codes, and stickers are still not appropriate. According to (Azzahroo & Estiningruma, 2021) with the research title: "Student Preferences in Using Quick Response Code Indonesia Standard (QRIS) as Payment Technology" shows performance expectations and facilitation conditions that affect interest in using QRIS as a payment technology. Business expectations and social influence are not significant predictors of interest in using QRIS.

The consumer behavior model explains how various factors, such as cultural, social, personal, and psychological, influence a consumer's decision-making process in purchasing a product or service. This process consists of five stages: need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior. By understanding this model, companies can develop more effective marketing strategies to reach and attract consumers.

## 2. RESEARCH METHODS

Researchers conducted at the Merdeka Stationary Bookstore and Souvenirs in Pekanbaru within 1 month, namely in October 2023, precisely from October 1 to 31, 2023. This research is a type of quantitative research, using descriptive and correlational research designs. Descriptive research is a process of research analysis that does not aim to conclude the results of research on the population, but only gives an idea of the object observed (Yuswianto, 2009). The population in this study is people who have shopped or are shopping at the Merdeka Stationary Bookstore and souvenirs. The sample research method uses nonprobability sampling with incidental sampling techniques, namely determining samples based on chance, that is, anyone who happens to meet the researcher can be used as a sample, if it is considered that the person who happened to be met is suitable as a data source (Sugiyono, 2013).

For sample determination based on research indicators used, there are 100 samples. The variables in this study consist of variables namely cultural, social, personal and psychological factors as well as variables related to purchasing decisions. The measurement scale is used as a reference to determine the short length of the interval on the measuring instrument, so that the measuring instrument when used in measurement will produce quantitative data (Sugiyono, 2014), i.e. Likert scale, is presented in Table 1. To look for relationships between cultural, social, personal and psychological factor variables to purchasing decisions. The data obtained were then analyzed by quantitative methods, namely: Multiple Regression Analysis with the help of the application of the Statistical Product and Service Solution (SPSS) program version 20.0 (Santoso, 2014) Multiple linear regression equation, for two predictors (Sugiyono, 2013) that is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4$$

e

where:

a = constant

B<sub>1</sub>, B<sub>2</sub>, B<sub>3</sub>, B<sub>4</sub>, = Sapi Sine Regresi

and

e = disruptive factor

Hypothesis testing using statistical test t (t-test). The t-test basically shows how far one explanatory variable or independent variable has individually in explaining the dependent variable (Ghozali, 2013). According to (Santoso, 2014), i.e.: (1) If the probability value is greater than 0.05, then  $H_0$  is accepted or  $H_a$  is rejected, this means stating that the independent or independent variable has no individual influence on the dependent or related variable; (2) If the probability value is less than 0.05, then  $H_0$  is rejected or  $H_a$  is accepted, this means stating that the independent or independent variable has an individual influence on the dependent or related variable.

Table 1. Reasearch Variables

Variable	Indicator	Scale	Avatar
Consumer Behavior	1. Select	Scale Likert 5,4,3,2,1	01-Apr
	2. Buy		
	3. Encouragement from the other party		
	4. post-purchase behavior		
Culture (Purchase Decision)	1. Product trust	Scale Likert 5,4,3,2,1	05-Jul
	2. Good and bad views of the product		
	3. The habit of hearing about the product		
	4. Product selection habits		
Social (Purchase Decision)	1. Have friends to choose products.	Scale Likert 5,4,3,2,1	08-Nop
	2. The existence of parents or deceased for Choosing a products		
Personal (Purchase Decision)	1. Economic/production conditions	Scale Likert 5,4,3,2,1	Dec-15
	2. Lifestyle		
	3. Undergraduate Education		
Psychological (Purchasing Decision)	1. Motivation to choose a product,	Scale Likert 5,4,3,2,1	16-18
	2. Perception to choose a product,		
	3. Learn from experience, so choose a product,		
	4. Confidence in the product,		

### 3. RESULTS AND DISCUSSION

In table 2 frequency for age, respondents 15-25 years amounted to 84 people or 73.7%, respondents 26-40 years amounted to 24 people or 21.1%, respondents 41-55 years amounted to 6 people or 5.3%. A total of 100 respondents.

Table 2. The age frequency of the data processed by the researcher 2023

Age	Frequency	Percent
15-25 years	84	73,70%
26-40 years	24	21,10%
41-55 years	6	5,30%

In table 3 the frequency for gender, namely female respondents amounted to 63 people or 55.3%, male respondents amounted to 51 people amounted to 44.7%, respondents totaled 100 respondents.

Table 3. Sex frequency data processed by researchers 2023.

Gender	Frequency	Percent
Man	63	55,30%
Woman	51	44,70%

In table 4 frequency for total income, respondents earn a maximum of Rp. 1,000,000 or 43.9% and respondents earn Rp. 1000,000 or 6-4 people or 56.1%.

Table 4. Data on income, amount, frequency, processed by researchers 2023

Total Revenue	Frequency	Percent
You choose ≤ Rp. 1.000.000, -	50	43,90%
> Rp. 1.000.000, -	64	56,10%

#### Validity and Reliability Test Results

The results of the validity test showed that all items were declared valid, judging from the *pearson correlation value of >0.198 (from the table r product of the two-tailed moment, the sign. 5% and the amount of data (n = 114), obtained r table of 0.176)*. On reliability testing showing that *Conbrach Alpha* all variables > 0.70, the data in this study is realistic.

#### Multiple Linear Regression Test Results

In model I, the only predictor variable (independent) is culture. R value = 0.416 means that cultural variation is less closely related to purchasing decisions, while the adjusted R squared value of 0.165 means that 16.5% of purchasing decision factors can be explained by cultural variables, while the remaining 83.5% can be explained by other factors not examined by this study. The standard error of the estimate is 0.45392, the smaller the standard deviation, the better the model. In model II it can be seen that the predictor variables (independent) are cultural and social. R value = 0.427 means cultural and social variation is less closely related to purchasing decisions, while the adjusted R Square value of 0.168 means that 16.8% of purchasing decision factors can be explained by cultural and social variables, while the remaining 83.2% can be explained by other factors not examined by this study. The standard error of the estimate is 0.45317, the smaller the standard deviation means the better the model.

In model III it can be seen that the predictor variables (independent) are cultural, social and personal. R value = 0.689 means cultural, social and personal variation is closely related to purchasing decisions, while Adjusted R Square values of 0.460 mean that 46.0% of purchasing decision factors can be explained by cultural, social and personal variables, while the remaining 54.0% can be explained by other factors not examined by this study. The standard error of the estimate is 0.36520, the smaller the standard deviation means the better the model.

In model IV it can be seen that the predictor variables (independent) are cultural, social, personal and psychological. R value = 0.738 means cultural, social, personal and psychological variation is closely related to purchasing decisions, while Adjusted R Square value of 0.529 means that 52.9% of purchasing decision factors can be explained by cultural, social, personal and psychological variables, while the remaining 47.1% can be explained by other factors not examined by this study. The standard error of the estimate is 0.34115, the smaller the standard deviation means the better the model.

Table 5. Pola Summary<sup>b</sup>

Pola	R R	Field	Customized R Square	Std. Estimation Error	Durbin-	Wastin
1	,416a	0,173	0,165	0,45392		
2	,427b	0,183	0,168	0,45317		
3	,689c	0,474	0,46	0,3652		
4	,738d	0,545	0,529	0,34115	1,700	

Source : Data processed by researchers, 2023

*Predictor:* (constant), culture

*Predictors:* (Constant), Social and Cultural

Predictors: (Constant), Social, Cultural and Personal

Predictors: (Constant), Social, Cultural, Personal and Psychological

Table 6. ANOVA

	Pola	Sum of Squares	Df	MeanSquare	F	He said: "We are not in
1	Regressi	4,817	1	4,817	23,377	0,000b
	Ressidual	23,077	112	0,206		
	Entire	27,893	113			
2	Regressi	5,097	2	2,549	12,41	0,000b
	Ressidual	22,796	111	0,205		
	Entire	27,893	113			
3	Regressi	13,222	3	4,407	33,047	0,000b
	Ressidual	14,671	110	0,133		
	Entire	27,893	113			
4	Regressi	15,208	4	3,802	32,668	0,000b
	Ressidual	12,686	109	0,116		
	Entire	27,893	113			

Source : Data processed by researchers, 2023

*Predictor:* (constant), culture

Predictors: (Constant), Social and Cultural

Predictors: (Constant), Social, Cultural and Personal

Predictors: (Constant), Social, Cultural, Personal and Psychological

Model I: Table 6 shows that the calculated F value is 23.377 and the significant level is 0.000 (<0.05) indicating that the regression model is good.

Model II : The calculated F value is 12.410 and the significance level is 0.000, (<0.05) which indicates a good regression model.

Model III: The calculated F value is 33.047 and the significance level is 0.000, (<0.05) which indicates a good regression model.

Model IV: The calculated F value is 32.668 and the significance level is 0.000, (<0.05) which indicates a good regression model.

In table 7, multiple linear regression regression models can be formed as follows:  $Y = 0.768 + 0.055X_1 - 0.105X_2 + 0.532X_3 + 0.263X_4$ . Where the regression coefficient for the cultural variable is 0.055, the social variable is 0.105, the personal variable is 0.532 and the psychological variable is 0.263. A positive cultural regression coefficient means that as culture rises, the level of consumer behavior to shop at Indomaret will also increase. Similarly, when culture goes down, the level of consumer behavior shopping at Stationary Merdeka Stores also goes down.

Table 7. Coupisin

Pola	Not stranded Coefficient	Stranded Coefficient	Statistical Collineatic			
B Std. Beta Error t			He said.	VIF	Tolerance	
(Konstan)	0,768	0,22	3,486	0,001		
Culture	0,055	0,073	0,059	0,748	0,456	1,508
Social	-0,105	0,042	-0,171	-2,512	0,013	1,106
Personal	0,532	0,076	0,557	7,027	0	1,507
Psychological	0,263	0,064	0,298	4,13	0	1,244

Source : Data processed by researchers, 2023

The social regression coefficient is negative, meaning that when social increases, the level of consumer behavior to shop at Merdeka Stationary stores will decrease. Conversely, when social falls, the level of consumer behavior to shop at Merdeka Stationary stores will also increase.

The personal regression coefficient is positive, meaning that when personal increases, the level of consumer behavior to shop at Merdeka Stationary stores will also increase. Similarly, when personal drops, the level of consumer behavior to shop at Toko Merdeka Stationary, also goes down.

The psychological regression coefficient is positive, meaning that when the psychological rises, the level of consumer behavior to shop at the Stationary Merdeka Store will also increase. Similarly, when psychological falls, the level of consumer behavior to shop at Merdeka Stationary also falls.

#### Autocorrelation Test Results

The results of the autocorrelation test in table 6, show a Durbin-Watson value of : 1.700 by comparing the table values. The DW value of 1.700 is less than the limit (dU) of 1.7651 and less than  $4 - 1.7651$  (4- dU), so it can be concluded that rejecting Ho states that there is no negative autocorrelation (see decision table) or it can be concluded that there is an autocorrelation.

#### Multicollinearity Test Results

The results of the multicollinearity test show that there is no multicollinearity between *independent variables* in the regression model. The result of calculating the tolerance value is that there is no independent variable that has *a tolerance value of  $\leq 0.10$  and the result of calculating the VIF value (variance inflation factor) is that there is no independent variable that has a VIF value of  $\geq 10$ .*

#### Hypothesis Testing Results

In table 7 *Coefficients* it is shown that for the test results of variable X1 (culture) obtained a calculated t value, amounting: 0.748 with a significance level of 0.456. Using a significance limit of 0.05, the significance value is greater than the 5% level, which means Ho is accepted and Ha is rejected. So hypothesis 1: There is a significant positive influence of cultural factors on consumer behavior to shop at Toko Merdeka Stationary. Based on these results, it can be concluded that H1 is rejected.

The results of the variable X 2 (social) test obtained a t-count value, amounting to: -2.512 with a significance level of 0.013. Using a significance limit of 0.05, the significance value is less than level 5%. This value indicates that this variable is not worthy of being a tool of determining variables, because the direction pattern of this variable is inconsistent (although at a signification level below 0.05).

The results of the X3 (personal) variable test obtained a t-count value, amounting to: 7.027 with a significance level of 0.000. Using a significance limit of 0.05, the significance value is less than 5%, which means Ho is rejected and Ha is accepted. So hypothesis 3: There is a significant positive influence of personal factors on consumer behavior to shop at Stationary Merdeka Store Based on these results, it can be concluded that H3 is accepted.

The results of the X4 variable test (psychological) obtained a t-count value, amounting to: 7.027 with a significance level of 0.000. Using a significance limit of 0.05, the significance value is less than 5%, which means Ho is rejected and Ha is accepted. So hypothesis 4: There is a significant positive influence of psychological factors on consumer behavior to shop at Toko Merdeka Stationary. Based on these results, it can be concluded that H4 is accepted.

Based on the results of the study, consumer responses to cultural variables as a whole are almost of good value. Except, consumer feedback on: Shopping at Stationary Merdeka Store because it fits the *current lifestyle*, these consumers provide poor value. That is, consumers make purchases at Toko Merdeka Stationary not as a form of lifestyle, but because of the benefits they feel. The results of the first hypothesis test (H1) found that cultural variables had no effect on consumer behavior to shop at Merdeka Stationary. The results of this study support culture-based research conducted by Komang Ayu Krisnu Dania Murti\*, et al (2023) As well as the results of research to show answers 1) culture,

trends and consumer behavior get positive answers. 2) While the culture gets positive results, this means that the better the culture, the higher the purchase intent. 3) And according to the trend of obtaining positive results, the more this increases the trend, the higher the buying intention. 4) And consumer behavior gets a positive answer and the better the consumer behavior, the higher the purchase intent.

Meanwhile, from the results of the study, consumer response to social variables as a whole is not good. This explains that consumers who make purchases at Merdeka Stationary are not affected by social situations, instead consumers choose Merdeka Stationary due to other factors. Social variables cannot be used as determining variables that can influence consumer behavior to shop at Merdeka Stationary. The results of this study support social-based research conducted by (Revealed & Hermawati, 2018) The result is as follows: Social Class has a calculated T of (12.186) > Ttabel (1.985) thus showing that  $H_a$  is accepted or  $H_o$  is rejected, meaning that social class variables have a significant effect on consumer behavior in clothing care in Lagego Village, Burau District, East Luwu Regency.

Then for personal and psychological variables, the results of this study are almost entirely of good value. Except, respondents' responses, about: Shopping at Statioary Merdeka because I want to prove my curiosity with jargon (slogans). This is, consumers provide a less good value. That is, consumers who make purchases at Stationary Toko Merdeka are not curious about the jargon (slogan) conveyed, but because of the benefits they have felt. The results of testing the fourth hypothesis (H4) found that psychological variables influence consumer behavior to shop at Statioary Toko Merdeka. The results of this study support personal and psychological research conducted by (Feranica et al., 2022) With the conclusion that personal factors do not have a significant effect on consumer behavior. While psychological factors have a significant effect on consumer behavior at Songket Rose Store. Psychological factors have the most dominant influence on consumer behavior in the Mawar Songket store. The increase in songket types and prices needs to be strengthened in order to encourage consumer personal factors in purchasing songket cloth at Songket Mawar stores based on consumer behavior.

#### 4. CONCLUSION

Based on the description above, it is concluded that: first, cultural variables have no effect on consumer behavior to shop at Toko Merdeka Stationary. Second, social variables cannot be used as determining variables that can influence consumer behavior to shop at Merdeka Stationary. Third, personal variables affect consumer interest in shopping at Merdeka Stationary. For future research with the sam theme "Analysis of consumer behavior on purchasing decisions using q-ris as digital money" can observe the effect of another indicator of consumer behaviour to each indicator of purchahashing

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