Kilisuci International Conference on Economic & Business

Vol. 3 Year 2025

Analysis of the Digital Wallet Applications, Purchasing Power on Consumer Purchase Decisions on the Shopee Platform (Study on UNP Kediri Students)

Yerikho Putra Panglipur[1*], Ema Nurzainul Hakimah[2]

[1,2]Nusantara PGRI Kediri University, Jl. KH. Achmad Dahlan No. 76 Kediri, 64112, Indonesian

yerikhoputra4@gmail.com[1*], emahakimah@unpkediri.ac.id[2]

*corresponding author

Article Information

Submission date	January 1st 2025
Revised date	February 26th 2025
Accepted date	March 5th 2025

Abstract

Research aim: *This study aims to analyze the ability of digital wallet applications and purchasing power on consumer purchase decisions on the Shopee platform.*
Design/Methode/Approach: *This study uses a quantitative approach method, with a survey method that uses primimeter data (by making a research questionnaire form containing a statement questionnaire). This study took a sample of 30 respondents, who used a purposive sampling technique. The results of the questionnaire data were then analyzed by analyzing the classical assumption test of the multiple linear regression method. This questionnaire was filled out using a Likert scale.*
Research Finding: *based on the results of this study, through the distribution of research questionnaires to UNP Kediri students, it is proven that the digital wallet application variable (X1) and the purchasing power variable (X2) have a significant correlation with consumer purchase decisions (Y) on the Shopee platform.*
Theoretical contribution/Originality: *to increase understanding of digital wallet applications and purchasing power in purchasing products on the Shopee platform.*
Practitionel/Policy implication: *improving the quality of digital wallets and exploring various other e-commerce.*
Research limitations: *short time spans, respondents who respond less at times help fill out the questionnaire of this research.*
Keywords: *Digital wallets, purchasing power, E-commerce, consumer purchase decisions.*

1. Introduction

Nowadays, buying products online is increasingly popular in society. Increasingly sophisticated technology and the increasingly developed internet facilitate consumers to buy products without having to go directly to the seller's place. One of the payment methods that is often used is digital wallets. A digital wallet is an electronic application or platform that allows users to make deposits and withdrawals of electronic money. In Indonesia, the use of digital wallets is increasingly popular, with various applications that offer ease and convenience in shopping. Digital wallet apps have become one of the most popular payment methods among Generation Z (1). The number of digital wallet users is increasing, especially in Indonesia, in line with the development of technology and changes in consumer behavior. Digital wallet applications allow users to store their money electronically and perform various financial transactions such as shopping payments, remittances, and shopping services. Digital wallets offer convenience and security in transactions (2). This will help financially literate Generation Z in managing their budget better. 89% of Generation Z in Indonesia use digital wallets as their main payment method. This shows that digital wallets have become the main choice compared to other payment methods such as debit and credit cards.

E-commerce is a great service for selling or buying goods. There are several examples of e-commerce that are commonly used in Indonesia. Among them are Shopee, Bukalapak, and Tokopedia. Some examples of e-commerce are now the business field of businessmen. Shopee is a commercial electronics store based in Singapore, then Shopee expanded rapidly to various countries. Based on SamelikeWeb data, Shopee became the e-commerce provider with the highest number of website visits in Indonesia in the first quarter of 2023. From January to March this year, the Shopee website received an average of 157.9 million visits per month. The benefits obtained from digital payments are very diverse, for example, an easy-to-use trading system, can be used around the world as long as it is domestic, guarantees the security of transactions, and is easier and more efficient (3).

Shopee is one of the places that is widely used by consumers to shop online, especially Generation Z, and the use of digital wallets in it has the potential to influence consumer purchase decisions. Consumer purchasing power determines consumption patterns. High purchasing power allows consumers to make purchases more often, especially on the Shopee platform (4). Digital wallets can increase consumer purchasing power by providing ease of access and fast transactions. With various cashback promos offered by digital wallet application providers, consumers tend to be more interested in making impulse purchases on platforms such as Shopee.

There is a clear trend in the use of the Shopee app among Gen Z in Indonesia, with various factors affecting their satisfaction and purchase intentions. About 76 Gen Z respondents said that they use Shopee, making it the most popular e-commerce platform among them (5). Among Shopee users, 86 people are women and 63 people are men. Gen Z spends more than six hours per day using the internet and exhibits strong digital behavior patterns. Shopee has managed to attract the attention of Gen Z in Indonesia through ease of use, wide product variety, and effective digital marketing strategies. More than three-quarters of Gen Z use the app, and Shopee has become their first choice for online shopping, reflecting their adaptation to technology and modern shopping preferences. Purchase decisions are ease of affordability, security through the use of digital wallets, and virality that attracts the attention of consumers so that purchase intent occurs when individuals receive enough data and information about the product they want to market (6). Therefore, a purchase will be a consumer decision based on the role of the digital wallet application and purchasing power.

It is necessary to understand the use of digital wallet applications, purchasing power for students first. Therefore, this study takes the title "Analysis of Digital Wallet Application Capabilities, Purchasing Power on Consumer Purchase Decisions on the Shopee Platform (Study on UNP Kediri Students)" with a statement on whether there is a digital wallet application capability (X1), purchasing power (X2) on consumer purchase decisions (Y) on the

Shopee platform, with the aim of analyzing more deeply about digital wallets, purchasing power and consumer purchase decisions. It is hoped that through this research, readers can obtain benefits such as; as a source of knowledge and insight about e-commerce, as a research consideration that has a similar topic, and as a reference source regarding digital wallet applications, purchasing power, and the Shopee platform.

1.1. Statement of Problem

In this study, referring to the introduction, the statement of this problem is:

1. Is there a digital wallet application ability to influence consumer purchase decisions on the Shopee platform?
2. Is there purchasing power ability for consumer purchasing decisions on the Shopee platform?
3. Is there a digital wallet application capability, purchasing power for consumer purchase decisions on the Shopee platform?

1.2. Research Objectives

The purpose of this research is to:

1. Analyze the capabilities of digital wallet applications on consumer purchase decisions on the Shopee platform.
2. Analyze purchasing power on consumer purchase decisions on the Shopee platform.
3. Analyze the capabilities of digital wallet applications, purchasing power to consumer purchase decisions on the Shopee platform.

2. Method

In this research method, the method used is a quantitative approach with a survey method that uses primary data. Primary data was obtained by conducting an observation or research directly and distributing a questionnaire containing a statement questionnaire that was distributed to UNP Kediri campus students. The reason the author chose UNP Kediri student respondents, because the author wanted to find out more about students who use digital wallet applications in purchasing an item on the shopee platform. This sampling technique uses a non probability sampling approach type of purposive sampling, namely UNP Kediri students who use a digital wallet application in purchasing through the Shopee platform, by taking a sample of 30 respondents, using the Roscoe formula of 10 x variable number (7). Analyzing research data, the authors used the SPSS for windows version 25.0 application program, which is a type of statistical analysis application that helps to find out the results of research data more accurately and clearly (10).

The questionnaire of this study was distributed to respondents using a google form (https://forms.gle/wXMFXNEioAbCR1Bs8) and measured using a Likert scale, which was categorized as follows: 1. strongly disagree, 2. disagree, 3. neutral, 4. agree, 5. strongly agree. Then the survey data were analyzed by descriptive statistical analysis using instrument tests, classical assumption tests, multiple linear regression methods, hypothesis testing, namely digital wallet application variables (X1), purchasing power (X2) and consumer purchasing decisions (Y). Respondents are expected to help fill out a research questionnaire to express their agreement with a series of statements.

After analyzing the respondent's responses to digital wallet applications, purchasing power, and consumer purchase decisions, the next method of analyzing the instrument test was carried out, as follows:

Table 1. Validation Test Results

Variable	Statement	Corrected Item-Total	r-table	Information
Wallet App (x1)	X1.1	0.384	0.361	Valid
	X1.2	0.707	0.361	Valid
	X1.3	0.622	0.361	Valid
	X1.4	0.639	0.361	Valid
Purchasing Power	X2.1	0.729	0.361	Valid
(X2)	X2.2	0.757	0.361	Valid
	X2.3	0.755	0.361	Valid
	X2.4	0.817	0.361	Valid
Consumer	Y1	0.628	0.361	Valid
Purchasing	Y2	0.538	0.361	Valid
Decisions	Y3	0.677	0.361	Valid
(Y)	Y4	0.602	0.361	Valid

Source : SPSSv25.0 Output (2024)

In the results of the validation test data above, from the statement that all items in this research questionnaire have a value of more than (>) the standard value of the r-table (0.361), then in this research questionnaire it can be concluded that all the results of this research instrument are valid.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha > 0.6	Information
Digital Wallet App	0.772	Reliable
Purchasing Power	0.889	Reliable
Consumer Purchasing Decisions	0.790	Reliable

Source : SPSSv25.0 Output (2024)

In table 6 of the reliability test results, from the statement that the items in this research questionnaire have a value of more than (>) a value of 0.6, it can be concluded that the results of this study show that the variables used can be declared reliable.

3. Results and Discussion

Then this research questionnaire was analyzed to determine characteristics based on gender and responses regarding digital wallet applications, purchasing power and consumer purchase decisions.

Table 3. Respondent Characteristics By Gender

Gender	Number of Respondents	Percentage
Man	12	40%
Woman	18	60%
Sum	30	100%

Source : Primary Data (2024)

In the data above, it is concluded that the number of data that is male is 12 people or with a percentage rate of 40%. The number of data for female gender is 18 people with a percentage rate of 60%. So this can be said that female consumers have more potential.

Table 4. Respondents' Responses to Digital Wallet Applications

Statement Response	Strongly Agree		Agree		Neutral		Disagree		Strongly disagree		Sum
	f	%	f	%	f	%	f	%	f	%	
X1.1	17	56,7	10	33,3	3	10	0	0	0	0	30
X1.2	13	43,3	14	46,7	3	10	0	0	0	0	30
X1.3	13	43,3	14	46,7	2	6,7	1	3,3	0	0	30
X1.4	12	40	12	40	5	16,7	0	0	1	3,3	30

Source : Primary Data (2024)

In table 2 data, it can be seen that the respondents' responses about the Digital Wallet Application (X1) that have been processed, have a total of 30 respondents from the questionnaire data collected. Then it can be concluded that the digital wallet application variable (X1) for the highest percentage value (%), is found in statement item X1.1 with a total percentage of 56.7%.

Table 5. Respondents' Responses on Purchasing Power

Statement Response	Strongly Agree		Agree		Neutral		Disagree		Strongly disagree		Sum
	f	%	f	%	f	%	f	%	f	%	

X2.1	12	40	10	33,3	7	23,3	1	3,3	0	0	30
X2.2	13	43,3	11	36,7	6	20	0	0	0	0	30
X2.3	13	43,3	10	33,3	7	23,3	0	0	0	0	30
X2.4	12	40	7	23,3	10	33,3	0	0	1	3,3	30

Source : Primary Data (2024)

In table 3 data, it can be seen that the respondents' responses about the Purchasing Power (X2) that have been processed, have a total of 30 respondents from the questionnaire data collected. Then it can be concluded that the purchasing power variable (X2) for the highest percentage value (%), is found in statement item X2.2 and item X2.3 with a total percentage of 43.3%.

Table 6. Respondents' Responses to Consumer Purchase Decisions

Statement Response	Strongly Agree		Agree		Neutral		Disagree		Strongly disagree		Sum
	f	%	f	%	f	%	f	%	f	%	
Y1	14	46,7	12	40	3	10	1	3,3	0	0	30
Y2	15	50	13	43,3	2	6,7	0	0	0	0	30
Y3	12	40	9	30	8	26,7	0	0	1	3,3	30
Y4	13	43,3	14	46,7	2	6,7	1	3,3	0	0	30

Source : Primary Data (2024)

In table 4 data, it can be seen that the respondents' responses about the Consumer Purchase Decisions (Y) that have been processed, have a total of 30 respondents from the questionnaire data collected. Then it can be concluded that the consumer purchase decisions (Y) for the highest percentage value (%), is found in statement item Y2 with a total percentage of 50%.

After the instrument test analysis method, the next is to carry out a classic assumption test analysis, as follows:

Table 7. Multicollinearity Test

Coefficientsa

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.952	1.602		1.842	.076		

Digital Wallet App	.326	.174	.305	1.872	.072	.267	3.741
Purchasing Power	.515	.135	.624	3.826	.001	.267	3.741

a. Dependent Variable: Consumer Purchase Decision

Source : SPSSv25.0 Output (2024)

In table 7 of the multicollinearity test, the tolerance value for digital wallet applications is 0.267 and the purchasing power tolerance value is 0.267. With the results of this value, it can be explained that the tolerance value is greater (>) than 0.1. Meanwhile, the VIF values on the digital wallet application variable and the purchasing power variable are 3.741 and 3.741, with this value being less than (<) 10. So with this, it can be seen that the variables studied do not occur multicollinearity.

Table 8. Autocorrelation Test

Model Summaryb

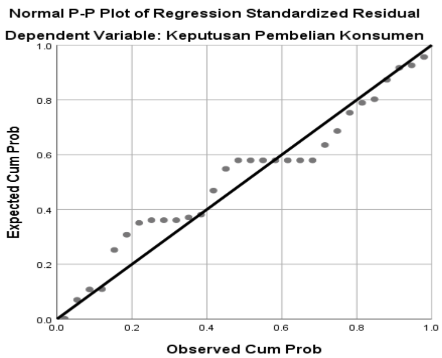
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.899a	.808	.794	1.143	2.521

a. Predictors: (Constant), Purchasing Power, Wallet Apps
b. Dependent Variable: Consumer Purchase Decisions

Source : SPSSv25.0 Output (2024)

In table 8 of the autocorrelation test above, it is known that the DW value *(Durbin-Watson)* is 2.521 while the dU limit is 1.5666 and less than (4dU) 4 – 1.5666 = 2.4334. With this, it is concluded that there is no autocorrelation or symptom and can be declared to pass the autocorrelation test.

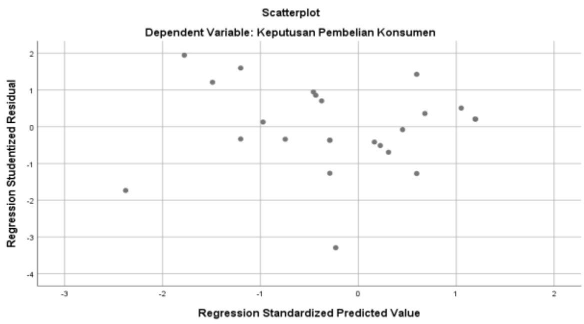
Figure 1. Probability *Plots Normality Test*



Source : SPSSv25.0 Output (2024)

In the results of Figure 1 of the probability plot normality test, it can be concluded that from the results of the data that has been processed to obtain results where the points show that they spread out regularly and follow the diagonal line, then the results of this research data are qualified for the nomality test.

Figure 2. Heteroskesdasticity Test



Source : SPSSv25.0 Output (2024)

In the results of Figure 2, the heteroskesdasticity test using *a scatterplot* shows that the dots spread randomly and do not form a pattern and are above zero (0) or below zero (0) on the Y-axis. So with this it can be concluded that the digital wallet application variable and the purchasing power variable that have been tested in this study do not occur problems in the heteroscedasticity test.

Table 9 Results of Multiple Linear Regression Analysis

Coefficientsa						
		Unstandardized Coefficients		Standardized Coefficients		
Type		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.952	1.602		1.842	.076
	Digital Wallet App	.326	.174	.305	1.872	.072
	Purchasing Power	.515	.135	.624	3.826	.001

a. Dependent Variable: Consumer Purchase Decision

Source : SPSSv25.0 Output (2024)

In table 9 of the results of the multiple linear regression analysis, the equation can be arranged as Y = 2.952 + 0.326 X1 + 0.515 X2. The constant of 2.952 shows that if the digital wallet application variable and the purchasing power variable are assumed to be constant, then the value of the consumer's purchase decision is 2.952. The coefficient of X1 = 0.326 shows that if other variables are assumed to be constant and the digital wallet application increases by one unit, it will increase the consumer's purchase decision by 0.326. The coefficient X2 = 0.515 shows that if the variables assumed to be constable and purchasing power increase by one unit, it will increase consumer purchasing decisions by 0.515.

Table 10 Test Results

Coefficientsa

Type		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.952	1.602		1.842	.076
	Digital Wallet App	.326	.174	.305	1.872	.072
	Purchasing Power	.515	.135	.624	3.826	.001

a. Dependent Variable: Consumer Purchase Decision

Source : SPSSv25.0 Output (2024)

In table 11 of the results of the t-test, it can be concluded that the variables of the digital wallet application have no significant effect on consumer purchase decisions with a significant value of 0.072 > 0.05 and a t-test coefficient of 1.872. The purchasing power variable had a significant influence on consumer purchase decisions with a significant value of 0.001 < 0.5 and a test coefficient value of 3.826

Table 11 Test Results F

ANOVAa

Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	148.581	2	74.291	56.847	.000b
	Residual	35.285	27	1.307		
	Total	183.867	29			

a. Dependent Variable: Consumer Purchase Decisions
b. Predictors: (Constant), Purchasing Power, Wallet Apps

Source : SPSSv25.0 Output (2024)

In table 10 of the results of the F test, it can be concluded that the variables of digital wallet applications and purchasing power simultaneously have a significant effect on the variables of consumer purchase decisions with a significant value of 0.00 and a calculated value of 56.847 coefficient F.

Discussion

The Effect of Digital Wallet Applications (X1) on Consumer Purchasing Decisions (Y)

The results of the discussion of digital wallet application variables significantly did not affect consumer purchase decisions on the Shopee platform. Aimed at a significant value of 0.072 > 0.05 and a t-value of 1.872 > t table 1.701 so it is concluded that H_1 has no effect, because when respondents or consumers purchase a product or item on the Shopee platform, sometimes consumers or respondents make payment transactions using other applications such as M – Banking such as BCA mobile, BRI mobile, BNI mobile and others. This is not in line with the results of previous research which showed that digital wallet applications have an effect on consumer purchase decisions on the Shopee platform (8). So for that it is an update to this research.

The Effect of Purchasing Power (X2) on Consumer Purchasing Decisions (Y)

The results of the discussion of purchasing power variables significantly affect consumer purchase decisions on the Shopee platform. It is intended with a significant value of 0.001 < 0.05 and a calculated t value of 3.826 > t table 1.701 so that it can be concluded that H1 is influential and acceptable. This means that the purchasing power of respondents or consumers when purchasing a product on the Shopee platform is very high. This is in line with the results of previous research which showed that purchasing power has an effect on consumer purchasing decisions (9).

The Effect of Digital Wallet Applications (X1), Purchasing Power (X2) on Consumer Purchasing Decisions (Y)

The results of the discussion of consumer purchase decision variables based on the F test, show that the significant value is 0.00 < 0.05 and the F is calculated 56.847 so that it can be concluded that digital wallet applications and purchasing power have a significant influence on purchase decisions. This is in line with the results of previous research which showed that digital wallet applications, purchasing power affect consumer purchase decisions on the Shopee platform (6).

4. Conclusion

A digital wallet is an electronic application or platform that allows users to make deposits and withdrawals of electronic money. In Indonesia, the use of digital wallets is increasingly popular, with various applications that offer ease and convenience in shopping. Digital wallet applications have become one of the most popular payment methods among Generation Z. High purchasing power allows consumers to make purchases more frequently, especially on e-commerce platforms such as the shopee platform. Purchase decisions are ease of affordability, security through the use of digital wallets, and virality that attracts the attention of consumers so that purchase intention occurs when individuals receive enough data and information about the product they want to market.

In the validation test, it can be concluded that all of these research instruments are valid. The reliability test can be concluded that the results of this study show that the variables used can be declared reliable. The autocorrelation test can conclude that there are no autocorrelation symptoms and can be declared to have passed the autocorrelation test. The results of the normality test, it can be concluded that the results of this research data meet the requirements of normality testing. The results of the Heteroskedasticity test can be concluded that the variables of the digital wallet application and the purchasing power variables that have been tested in this study do not have problems in the heteroskedasticity test. Digital wallet applications do not significantly affect consumer purchase decisions. Purchasing power variable significantly affect consumer purchasing decisions on the shopee platform. The results of the F test can be concluded that the variables of digital wallet applications and purchasing power have a significant effect on the variables of consumer purchase decisions.

As for suggestions for future researchers if they take a similar theme, it is hoped that they can research by further developing the results that have been achieved by previous researchers and can add several other variables that can affect consumer purchase decisions.

References

[1] Khoiriyah S, Setiaji G, St Qurrota A'yun I, Kusumaningtyas Z. Pengaruh Penggunaan Dompet Digital terhadap Tingkat Konsumerisme Mahasiswa di Lingkungan Universitas Negeri Semarang. J Potensial [Internet]. 2023;2(1):26–34. Available from: http://jurnalilmiah.org/journal/index.php/potensial

[2] Haya Maharani Lubis, Netti Nurlenawat, Dexi Triadinda. Pengaruh Persepsi Kemudahan dan Kepercayaan Terhadap Keputusan Pembelian Menggunakan Dompet Digital Shopeepay. Al-Kharaj J Ekon Keuang Bisnis Syariah. 2024;6(9):6108–24.

[3] Adolph R. PENGARUH DOMPET DIGITAL TERHADAP KEMUDAHAN TRANSAKSI (STUDI KASUS PENGUNJUNG DI BANDUNG INDAH PLAZA). 2016;1(2):1–23.

[4] Utama DC, Rahman A, Ariandi F, Arista R. Persepsi E-Commerce Shopee terhadap Tingkat Daya Beli pada Pelanggan yang Berprofesi sebagai Karyawan. J Inform Ekon Bisnis. 2022;4:215–20.

[5] Kurniawan A. Pengaruh Variabel Persepsi Kegunaan Dan Persepsi Kemudahan Terhadap Kepercayaan Dan Kepuasan Konsumen Pada Aplikasi Dompet Digital. Skripsi. 2022;01(03):71–84.

[6] blessa victoria andrenita, inriani farida. Analisis Pengaruh Kepercayaan, Keterlibatan Konsumen, DanKualitas Produk Serta Dampaknya Terhadap KeputusanPembelian

Produk Melalui Shopee Live. Diponegoro J Manag. 2022;11:1–11.

[7] Sugiyono. Metode Penelitian Pendekatan Kuantitatif Kualitatif. 2003.

[8] Henriawan D, Puspasari D, April US. Pengaruh Dompet Digital dan Variasi Produk Terhadap Keputusan Pembelian di Shopee. Koaliansi Coop J. 2023;3(1):71–86.

[9] Deany Fitri T, Handari Adji W. Pengaruh Shopeepaylater terhadap Daya Beli dan Perilaku Konsumtif Mahasiswa di Politeknik Piksi Ganesha Bandung. Al-Kharaj J Ekon Keuang Bisnis Syariah. 2024;6(5):3601–14.

[10] Tohari, Amin, & Bhirawa, Sigit Wisnu Setya. (2023). APLIKASI SPSS 25.0 UNTUK EKONOMI DAN BISNIS. *Universitas Nusantara PGRI Kediri*.