The Effect of Online Sales and Digital Payment on Consumer Purchase Intention in E-Commerce Shopee

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Abstract. This study aims to examine the influence of online sales and digital payments on consumer purchase intention on the Shopee platform, with undergraduate students of STIE Amkop Makassar, class of 2021, as the research subjects. The advancement of digital technology has significantly transformed consumer shopping behavior, particularly among university students. Employing a quantitative approach, data were collected via questionnaires from a purposive sample of 100 respondents out of a population of 520 students. Multiple linear regression analysis was conducted to test the research hypotheses. The findings reveal that online sales have a significant positive effect on purchase intention (regression coefficient = 0.318, p = 0.011), while digital payments do not show a significant influence (regression coefficient = 0.220, p = 0.068). Simultaneously, the model demonstrates that the combined effect of both variables is significant, primarily driven by the online sales factor. These results suggest that effective online sales strategies are more crucial than digital payment systems in enhancing consumer buying interest on e-commerce platforms such as Shopee.

Keywords: Online Sales, Digital Payments, Purchase Intention, Shopee

Introduction

The process of buying and selling has undergone one of the most notable transformations — shifting from traditional systems to digital or online-based commerce. The process of selling goods or services through digital platforms, including websites, e-commerce, and social media, is commonly referred to as online sales. This aligns with the perspective of Maulana and Susilo (2015), who assert that the use of e-commerce as a medium for online sales can enhance productivity, expand market reach, and offer customers a more convenient and adaptable shopping experience. Digital payment has become a critical component of online transactions, addressing the need for speed, security, and efficiency. According to Saputra (2019), digital payment systems simplify transactions by eliminating the need for physical cash or face-to-face interaction. This is consistent with Riska (2019), who emphasizes the convenience and low risk associated with digital wallets and QR codes. However, some students remain hesitant to use these systems, preferring bank transfers due to perceived safety or habitual use. This indicates that user habits and perceptions are key factors in determining the success of online sales strategies. On the other hand, purchase intention is a psychological factor that significantly influences consumer buying decisions. It refers to the consumer's tendency to choose and purchase specific products, shaped by preferences, perceived value, marketing strategies, and past experiences (Kotler in Abzari et al., 2014; Julianti, 2014). In the context of digitally native students, purchase decisions via online platforms are influenced not only by product presentation and promotional efforts but also by ease of use and the perceived credibility of the platform.

Online sales have a significant influence on purchase intention, particularly among younger generations (Zainuddin & Destiani, 2020). Dharma and Efrianda (2023) further highlight that interactive promotions and visually appealing content on social media platforms, such as TikTok, contribute to increased sales. However, there is still a lack of research specifically examining the impact of online sales and digital payments on purchase intention within the Shopee e-commerce platform—particularly among students of STIE Amkop Makassar, class of 2021, who represent active digital consumers with high purchasing potential

This study aims to analyze the influence of online sales and digital payments on the purchase intention of students at STIE Amkop Makassar. The findings are expected to provide both academic and practical contributions for business practitioners, marketplace operators, and educational institutions in understanding the shopping behavior of the younger generation in the digital era.

The research questions addressed in this study include::
1. How does online sales influence consumer purchase intention on the Shopee e-commerce platform?.
2. How does the digital payment system influence consumer purchase intention on the Shopee e-commerce platform.
3. To what extent do online sales and digital payment systems simultaneously influence consumer purchase intention on the Shopee e-commerce platform?.

Based on the discussion above, supported by findings from previous research, the following hypotheses are proposed: :

H1: Online sales have a significant effect on purchase intention.
H2: Digital payments have a significant effect on purchase intention..
H3: Online sales and digital payments simultaneously have a significant effect on purchase intention.

Methods

This study adopts a quantitative approach, as it aims to examine the relationships among variables formulated in the hypotheses—specifically, the influence of online sales and digital payment systems on consumer purchasing behavior on e-commerce platforms (Case Study: Undergraduate Students of STIE Amkop Makassar).

The population consisted of 520 students, and the sampling technique used was purposive sampling, with specific criteria: active undergraduate students of STIE Amkop Makassar, class of 2021, who had previously made digital purchases through the Shopee e-commerce platform, and who were willing to participate as respondents and complete the research questionnaire. A total of 100 students were selected as the sample, deemed sufficient to represent the population considering time constraints.

The data analysis technique employed in this study is multiple regression analysis, facilitated by SPSS Version 22 for Windows. This software enables accurate and efficient statistical data processing. Hypothesis testing was conducted using the t-test for partial analysis and the F-test for simultaneous analysis.

Result and Discussion

Descriptive Analysis of Respondents

The respondent data in this study includes gender, age, and academic major. A total of 100 questionnaires were distributed, corresponding to the number of respondents who met the predetermined criteria. The results show that 56 respondents (56%) were male, while 44 respondents (44%) were female. In terms of age distribution, 4 respondents were between 18–20 years old, 76 respondents were between 21–23 years old, and 20 respondents were over the age of 23. Regarding academic majors, 8 respondents (8%) were enrolled in the Digital Business program, 46 respondents (46%) were from the Accounting program, 44 respondents

Validity and Reliability Testing of Data

Validity testing is conducted to assess whether each statement or question item is appropriate, based on a t-table value of 0.196 (df = 100 – 2). The following presents the results of the validity testing for each variable.

Table 1: Validity Test

Variabel	Indikator	r-hitung	r-tabel	Sig	Keterangan
Penjualan Online (X1)	X1.1	0,615	0,196	0,000	Valid
	X1.2	0,611	0,196	0,000	Valid
	X1.3	0,605	0,196	0,000	Valid
	X1.4	0,614	0,196	0,000	Valid
	X1.5	0.618	0.196	0.000	Valid
Variabel	**Indikator**	**r-hitung**	**r-tabel**	**Sig**	**Keterangan**
Pembayaran Digital (X2)	X1.1	0,755	0,196	0,000	Valid
	X1.2	0,720	0,196	0,000	Valid
	X1.3	0,739	0,196	0,000	Valid
	X1.4	0,703	0,196	0,000	Valid
Variabel	**Indikator**	**r-hitung**	**r-tabel**	**Sig**	**Keterangan**
Minat Beli (Y)	X1.1	0,707	0,196	0,000	Valid
	X1.2	0,640	0,196	0,000	Valid
	X1.3	0,717	0,196	0,000	Valid
	X1.4	0,731	0,196	0,000	Valid
	X1.5	0.659	0.196	0.000	Valid

Based on the table above, all statement items for the variables of online sales (X1), digital payment (X2), and purchase intention (Y) are considered valid, as their respective correlation coefficients exceed the critical r-value at a 0.05 significance level.

In this study, reliability testing was conducted to assess the consistency of respondents' answers to the questionnaire items, which encompass the variables of online sales, digital payment, and consumer purchase intention.

Tabel 2: Reliability Test

Variabel	Nilai Cronbach's Alpha	Standar Cronbach's Alpha	Keterangan
Penjualan Online	0,605	0,60	*Reliabel*
Pembayaran Digital	0,704	0,60	*Reliabel*
Minat beli	0,725	0,60	*Reliabel*

The results of the reliability test indicate that all variables have reliability coefficients greater than 0.60, confirming that the instruments are reliable and consistent for data collection and suitable for further analysis.

Multiple Linear Regression Analysis

To analyze the influence of online sales and digital payment variables on purchase intention, this study employs a multiple linear regression approach using SPSS software version 26.0. Based on the data processing results, the following regression equation was obtained: **Y = 10.329 + 0.318X1 + 0.220X2**. This equation reflects the contribution of each independent variable to the dependent variable. The detailed results of the analysis are presented in the table below, which serves as the basis for interpreting the relationships among the variables in this study.

Table 3: Multiple Linear Regression Test

Model		B	Std. Error	Standardized Coefficients Beta		
1	(Constant)	10,329	2,491		4,146	,000
	x1	,318	,122	,266	2,606	,011
	x2	,220	,119	,188	1,843	,068

The results of the regression analysis indicate that the constant value of 10.329 represents the baseline level of purchase intention, even when the values of online sales (X_1) and digital payments (X_2) are zero. The regression coefficient for X_1 is 0.318 with a significance value of 0.011, suggesting that a one-unit increase in online sales, assuming X_2 remains constant, will lead to a significant 0.318 increase in purchase intention. In contrast, the regression coefficient for X_2 is 0.220 with a significance value of 0.068, indicating that although digital payments have a positive coefficient, their effect on purchase intention is **not statistically significant** in this study. These findings suggest that optimizing online sales strategies plays a more important role in enhancing students' purchase intention on Shopee, while improvements in digital payment systems alone may not have a significant direct impact. Therefore, e-commerce platforms should prioritize the effectiveness of their online sales strategies to better stimulate purchase intention among university students.

Hypothesis testing in this study was conducted using partial (individual) analysis. Based on the t-distribution table, the critical t-value for this study is 1.660 (n – k = 100 – 3 = 97). The results of the hypothesis testing presented in the table above display the t-test values used to evaluate the partial effect of each independent variable on the dependent variable. This analysis aims to determine the extent of the individual contribution of online sales and digital payments in influencing purchase intention, based on the statistical significance of each regression coefficient, as outlined below:

1. The Effect of Online Sales (X_1) on Purchase Intention: The t-test results indicate that the online sales variable (X_1) has a t-value of 2.606 with a significance level of 0.011. Since the t-value exceeds the critical value of 1.660 and the significance level is below $\alpha = 0.05$, it can be concluded that online sales have a positive and statistically significant partial effect on the purchase intention of undergraduate students at STIE Amkop Makassar, class of 2021. Therefore, Hypothesis 1 is accepted, implying that the more optimized the online sales strategy, the greater the students' tendency to make purchases.
2. The Effect of Digital Payments (X_2) on Purchase Intention: For the digital payment variable (X_2), the t-test yields a t-value of 1.843 with a significance level of 0.068. This indicates that although the t-value exceeds the critical value, the significance value is greater than $\alpha = 0.05$. Thus, digital payments do not have a statistically significant partial effect on the purchase intention of undergraduate students at STIE Amkop Makassar, class of 2021. Consequently, Hypothesis 2 is rejected, suggesting that the ease and reliability of digital payment systems,

in this study, do not significantly influence consumer purchase intention on e-commerce platforms.

Next, to assess the simultaneous effect of the independent variables, an F-test (ANOVA) was conducted. The F-test is used to determine whether there are significant differences in the variance between the two population samples. The results of the simultaneous test (ANOVA) in this study are presented in the following table:

Table 4: Annova

*		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	94,504	2	47,252	8,186	,001ᵇ
	Residual	559,936	97	5,773		
	Total	654,440	99			

a.   Dependent Variable: MinatBeli

b.   Predictors: (Constant), PembayaranDigital, PenjualanOnline

Based on the results of the ANOVA analysis, the calculated F-value is 8.186, which exceeds the critical F-table value of 3.08, with a significance level of 0.001—well below the α threshold of 0.05. These findings indicate that, simultaneously, the variables of online sales and digital payment have a statistically significant effect on purchase intention. Therefore, the regression model is considered statistically valid in explaining the relationship among the variables, and Hypothesis 3 is accepted.

Discussion

The Influence of Online Sales on Purchase Intention
The results of the linear regression analysis in this study indicate that online sales have a positive and significant effect on students' purchase intention. This finding suggests that the better the strategy and implementation of online sales, the higher the likelihood that students will make a purchase. This aligns with the research of Bakti, Umar et al. (2020), who emphasized the importance of service quality, product quality, and pricing in shaping consumers' purchase intention on e-commerce platforms. As digital consumers—particularly students—online sales that provide easy access to information, efficient product search, and attractive offers have been shown to increase motivation to shop online. Thus, the effectiveness of online sales systems becomes a key determinant in influencing purchasing decisions in the digital era.

The Influence of Digital Payments on Purchase Intention
Statistical analysis reveals that the digital payment variable has a positive but **not statistically significant** effect on purchase intention. Although the regression coefficient for digital payments is positive (B = 0.220), the significance value (p = 0.068) is above the conventional threshold of 0.05. This suggests that, within this sample, improvements in the ease, speed, and security of digital payment systems do not significantly increase the likelihood of consumers completing transactions on the Shopee platform. These results differ from the findings of Riska (2019), who reported a significant impact of digital payment system efficiency on purchasing decisions. In the context of this study, factors such as ease of use, trust in the system, perceived benefits, and social influence may not have played a dominant role in influencing digital payment adoption among undergraduate students. Therefore, while it remains important for e-commerce providers like Shopee to innovate and respond to user preferences in payment systems, the direct influence on purchase intention among this particular group was not statistically proven in this research.

The Combined Influence of Online Sales and Digital Payments on Purchase Intention
The results of the simultaneous F-test analysis confirm that online sales and digital payments jointly have a positive and significant influence on students' purchase intention on the Shopee platform. These

two variables complement each other in encouraging consumers to make online purchases. The findings are consistent with those of Bakti, Umar et al. (2020), who highlighted the importance of service quality, product offerings, and pricing in influencing online consumer behavior. This indicates that effective online sales strategies, when combined with fast and trustworthy digital payment systems, can create a seamless and efficient shopping experience. Ultimately, this contributes to an increase in purchase intention and strengthens the competitiveness of e-commerce platforms in an increasingly dynamic digital marketplace.

Conclusion

Based on the analysis conducted on 100 undergraduate students of STIE Amkop Makassar, class of 2021, it can be concluded that the online sales (X_1) variable has a significant influence on students' purchase intention. Online sales strategies that emphasize product quality, appealing visual presentation, ease of access, targeted promotions, and responsive service have been proven to create a convincing shopping experience for consumers. In contrast, although the digital payment (X_2) variable demonstrates a positive coefficient, its influence on purchase intention was not statistically significant in this study. This indicates that, for these students, improvements in digital payment systems—such as convenience, speed, security, and flexibility—did not directly enhance their intention to make purchases on Shopee.

Simultaneously, the integration of online sales strategies and digital payment methods still creates a potential synergy in enhancing purchase intention, but the dominant driver in this context is the effectiveness of online sales. These findings suggest that the success of e-commerce platforms in attracting consumer interest relies primarily on optimizing online sales strategies, while innovations in digital payment should continue to be pursued but may not have an immediate or direct impact on purchase intention among university students. Therefore, digital service providers are advised to prioritize the development and optimization of online sales approaches as a core strategy in maintaining and increasing customer loyalty—particularly among the tech-savvy younger generation.

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