



Vol. 2. No. 3, May 2025

E-ISSN : 3047-602X

DOI : <https://doi.org/10.61942/oikonomia.v2i3.359>

Available : <https://jurnalhafasy.com/index.php/oikonomia>

E-Commerce and Digital Economy: An Analysis of Changing Consumption Patterns and Their Impact on Economic Growth

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Submission: April 29, 2025

Revised: May 22, 2025

Accepted: May 26, 2025

Published: May 31, 2025

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Abstrak: *This research aims to comprehensively examine the influence of e-commerce development on Indonesia's economic growth through a literature study method that explores various relevant and up-to-date primary and secondary sources. This study aims to comprehensively examine the influence of e-commerce development on Indonesia's economic growth through a literature study method that explores various primary and secondary sources that are relevant and up-to-date. The development of information and communication technology (ICT) and increased internet penetration are fundamental factors driving the acceleration of digitization and overall economic growth. A number of significant obstacles remain a major challenge, such as the digital divide that still exists between urban and rural areas, the low level of digital literacy of the community, regulations that are not fully adaptive to the dynamics of technological development and digital business. Optimizing the potential of e-commerce in a sustainable manner and making a significant contribution to national economic growth, as well as encouraging equitable distribution of public welfare in the era of the digital economy. The results show that increased digital consumption and e-commerce transactions have a positive relationship with economic growth. This change in consumption patterns not only increases the efficiency of the distribution of goods and services, but also encourages the growth of the information technology sector, the creative economy, and the creation of new jobs. This research contributes to the development of an inclusive and sustainable digital economy strategy.*

Keywords: *Consumption Patterns; Digital Economy; E-Commerce; Economic Growth*



INTRODUCTION

The development of information and communication technology has been a major catalyst in creating a new economic ecosystem that is more open, integrated, and responsive to market needs (Mauni, 2025). In the midst of digital globalization, various innovative business models have emerged that are capable of replacing conventional approaches, of which e-commerce is one of the most prominent. As an integral part of the digital economy, e-commerce not only brings changes in the distribution process of goods and services, but also disrupts traditional economic value chains by eliminating structural barriers such as physical location and time constraints. E-commerce platforms, digital financial services, and innovations in payment technology have formed a new ecosystem in the modern trade sector that is increasingly integrated and technology-based (Mahesh et al., 2022). This ecosystem allows consumers to access products and services in real-time, without geographical and time constraints, significantly improving the efficiency and convenience of transactions. Consumers can now make purchases only through digital devices, such as smartphones or computers, without the need to visit physical stores, saving time and money.

On the other hand, businesses also benefit greatly from this digital ecosystem, as they can reach a wider market, implement more targeted marketing strategies, and manage operations with the support of accurate analytical data. Digital financial services such as e-wallets, paylater, and QR code-based payment systems also accelerate the transaction process and increase financial inclusion, especially in areas previously underserved by conventional financial institutions (Zerboni., 2023). These innovations not only drive increased transaction volumes, but also open up new opportunities for MSMEs and startups to thrive in a competitive and dynamic economic landscape (Tripathy., 2024). Thus, this transformation is an important pillar in driving inclusive and sustainable digital economic growth..

In this context, e-commerce allows producers, micro, small, and medium enterprises (MSMEs), and consumers to connect directly through digital platforms that provide real-time information access and fast transaction facilities (Chen et al., 2023). This change has accelerated the transformation of people's consumption behavior, which now increasingly relies on digital technology in the process of searching for product information, comparing prices, and making purchasing decisions (Verhoef et al., 2023). Not only that, digital consumption is also driving the creation of new preferences that emphasize convenience, efficiency, and practicality of services, in line with increasing mobility and people's expectations of the quality of the shopping experience.

The concept of on-demand economy implemented through services such as Gojek and Grab has contributed significantly to the transformation of Indonesian consumption behavior (Gunawan., 2024). Online transportation services, food ordering, goods delivery, and daily services can now be accessed instantly through digital devices, creating new expectations of speed and convenience in obtaining various products and services (Sedighi et al., 2021). This shift has transformed consumption patterns from planned to instantaneous and based on actual needs, which in turn affects market demand dynamics and the distribution system of goods and services.

These changes also open up new economic opportunities, especially for micro, small and informal sector businesses that gain wider market access through digital platforms (Senyo et al., 2023). In addition, this transformation requires the development of a more integrated supporting ecosystem, including digital payment infrastructure, technology-based logistics services, and reliable data management systems. Overall, changes in consumption patterns as a result of the penetration of the digital economy not only revolutionize the way people meet their needs, but also make a strategic contribution to the strengthening of a more adaptive, inclusive and



innovative national economic structure (Chen & Xing., 2025).

The impact of this shift is not limited to the micro level, but also has significant macroeconomic implications. E-commerce has become a growth driver for various related sectors, such as logistics, digital payment systems, and information technology services (Beyari., 2021). In addition, the wide penetration of e-commerce has also expanded economic inclusion for groups of people who were previously unreached by conventional services, thus opening up new opportunities for digital economic empowerment. Therefore, it is important to critically examine how the integration of e-commerce into the national digital economy structure can promote inclusive and sustainable economic growth, especially in addressing the challenges of digital inequality and strengthening consumer protection regulations.

Easy access to digital platforms has led to significant changes in people's consumption patterns, one of which is through an increase in impulsive shopping behavior (Gulfranz et al., 2022). Promotions, large discounts, and ease of transactions offered by various e-commerce platforms are factors that tempt consumers to make purchases without planning (Chao et al., 2021). If not accompanied by awareness and good financial management, this condition can disrupt individual financial stability. At a broader level, the accumulation of uncontrolled consumptive behavior has the potential to put pressure on the macroeconomy, especially when accompanied by an increase in consumption debt and a decrease in people's purchasing power. Comprehensive and sustainable financial literacy education is an important element in facing this challenge. Improving people's understanding of personal financial management, budget planning, and wise financial decision-making can shape more rational and responsible consumption habits (Iram et al., 2021). The involvement of the government, digital industry players, and educational institutions in providing accessible educational programs will strengthen people's

ability to positively manage the impact of the digital economy.

Efforts to strengthen healthy consumption behavior need to be supported by regulations and policies that favor consumer protection. Transparency in the presentation of product information, supervision of digital marketing practices, and the imposition of certain restrictions on the misuse of data for commercial purposes are important steps in creating an equitable digital consumption ecosystem. With a comprehensive approach, the growth of the digital economy can take place in a balanced manner, providing economic benefits while maintaining the financial well-being of society in the long term (Hariram et al., 2023).

Digital economic growth has become a major catalyst in accelerating the dynamics of the global economy, including in Indonesia (Meidyasari., 2024). Digital transformation not only targets the operational aspects of the company, but also revolutionizes the consumption patterns of society at large. The presence of digital technology, especially in the form of e-commerce platforms, has created a new economic landscape that is more open, efficient, and competitive (Li & Zhang., 2024). Indonesia, as a country with a large population and a demographic structure dominated by the younger generation, has a strategic position in utilizing the potential of the digital economy. A tech-savvy population and high usage of digital devices are important assets in encouraging massive adoption of digital services.

A collaborative report between Google, Temasek, and Bain & Company (2022) suggests that the value of Indonesia's digital economy in 2022 will reach USD 77 billion, with e-commerce as the dominant sector accounting for more than 70% of the total value (Lubis et al., 2024). This figure reflects a remarkable digital acceleration, driven by the increasing public preference for online transactions that are considered faster, more practical and economical. Furthermore, data from the Indonesian Internet Service Providers Association (APJII) in 2023 shows that internet penetration has reached 77.02% of the total



population, equivalent to more than 215 million active users. This high number signifies more equitable digital access throughout Indonesia, which helps strengthen the foundation of the national digital economy (Ulya et al., 2025).

This phenomenon also shows that Indonesia is not only a large digital market, but also has the potential to become a major player in the regional digital economy. However, in the midst of this great potential, there are still challenges that must be faced, such as the inequality of digital infrastructure between regions, the digital literacy gap, and the need for adaptive and pro-innovation regulations (Biurrun., 2025). Therefore, it is important for the government and other stakeholders to formulate a comprehensive strategy to support an inclusive, safe, and sustainable digital ecosystem, so that digital economic growth can contribute significantly to national economic development in an equitable and just manner.

The shift in people's consumption patterns from conventional systems to digital consumption reflects fundamental changes in the dynamics of consumer preferences, which now increasingly prioritize speed, convenience, accessibility, and personalization of services (Weiss., 2020). Consumers are no longer just passive recipients of products or services, but play an active role in determining the shopping experience through the use of technologies such as artificial intelligence, automated recommendation systems, and data-driven interactions. This development significantly accelerates the disruption of various economic sectors, including the retail, logistics, financial services, transportation, and digital advertising industries, which are required to transform rapidly to adapt to increasingly dynamic consumer expectations (Tsiotsou & Wirtz, 2020).

Millennials and Gen Z show a high tendency to utilize digital devices, such as mobile apps and social media, not only as a means of entertainment and communication, but also as the main medium in the process of searching for information before making a purchase. The sophistication of the technology

they use allows access to a wide selection of products, consumer reviews, and instant price comparisons, making the decision-making process faster and more informative. Familiarity with the use of technology from an early age makes these two generations have a preference for fast, practical, and personalized services (Chang & Chang, 2023). Changes in consumption behavior require businesses to adjust their business and marketing strategies to be more adaptive to the dynamics of the digital market. Goods and service providers are required to develop platforms that are not only functional, but also interactive and user-friendly, in order to attract and retain young consumers. In addition, artificial intelligence and big data analytics technologies are being utilized to understand consumer preferences more deeply.

This transformation reflects a structural shift in the economic landscape, where interactions between businesses and consumers increasingly rely on digital technology as the main driver of commerce (Chang & Chang, 2023). It provides opportunities for businesses to increase productivity, expand market reach, and streamline business processes, but also encourages the birth of new business models that are more agile and technology-based, such as marketplaces, on-demand services, and the sharing economy (Carbonara et al., 2024). On the other hand, these changes have consequences for inequality in access to digital infrastructure, especially in rural and underdeveloped areas, which still face constraints of limited internet networks, technological devices, and high access costs. As a result, some groups of people have not been able to fully participate in the digital economy ecosystem, posing a risk of economic exclusion. The shift in digital consumption also raises challenges in the aspect of technological literacy, where not all users have an adequate understanding of the safe and efficient use of digital services. Low digital literacy can increase vulnerability to the risk of cybercrime, misuse of personal data, and manipulation of algorithms that have an impact on consumer confidence. Therefore, in the face of this



accelerated transformation, a comprehensive strategic approach is needed through increasing human resource capacity, providing equitable infrastructure, and strengthening regulations that protect consumer rights in the digital era.

On the macroeconomic side, the growth of digital consumption activities is believed to have a positive correlation with the increase in national economic growth. Expanded access to digital platforms creates opportunities for businesses of all sizes to reach consumers more widely and efficiently, both locally and globally. This has a direct impact on increasing the volume of domestic trade, accelerating the circulation of goods and services, and minimizing transaction costs through the use of digital technology. Thus, digital consumption has become one of the main drivers in modern economic dynamics, along with the development of supporting sectors such as logistics, digital payments, creative economy, and information and communication technology (ICT).

The expansion of digital activities has contributed to the creation of new jobs, particularly in technology-based sectors such as e-commerce, digital marketing, software development and app-based services. This phenomenon marks a shift in the structure of the workforce from the traditional sector to the digital economy sector, which is more based on technological skills. Not only that, the contribution of the creative economy and ICT sector to Gross Domestic Product (GDP) shows an increasing trend from year to year, reflecting the integration of digital technology as a strategic instrument in long-term national economic growth. The impact of the digital economy is neither linear nor evenly distributed. There are significant variations in penetration rates and benefits of the digital economy between regions, influenced by social, geographic and structural factors. Inequalities in digital infrastructure between urban and rural areas, disparities in digital literacy between age groups and education levels, and limited institutional adaptation are obstacles to optimizing the overall contribution of the digital economy (Omweri., 2024).

Therefore, a comprehensive analytical approach is needed in examining the relationship between digital consumption and economic growth, so that the resulting policies are not only oriented towards efficiency and growth, but also able to realize an inclusive and equitable economic transformation.

Digitalization has changed the retail landscape by encouraging consumers to prioritize e-commerce platforms that are able to provide guaranteed transaction security, convenience of access, and an increasingly personalized shopping experience (Chaudary., 2024). Within the framework of Ajzen's (1991) Theory of Planned Behavior (TPB), consumer intention to use online services is influenced by three main constructs, namely attitude towards behavior, subjective norm, and perceived behavioral control. In the realm of e-commerce, positive attitudes are formed through trustworthy customer reviews, seller reputation, and intuitive user interface; subjective norms are influenced by recommendations from friends or public figures through social media; while perceived control relates to ease of site navigation, variety of digital payment methods, and clarity of the return process (Rahmawati & Hartono, 2020). The integration of these three aspects creates psychological conditions that encourage consumers to transact more actively in the digital ecosystem.

The development of artificial intelligence (AI) technology, big data analytics and collaboration with influencers have deepened the mechanisms of personalization and social influence in online purchasing behavior. The application of AI in recommendation systems enables the presentation of products according to search history and individual preferences, while chatbots and virtual assistants enhance real-time interactions and simplify after-sales service processes. The presence of influencers in digital marketing strategies reinforces subjective norms through relevant and authentic endorsements, thereby increasing brand awareness and sales conversions (Susanti, 2023). Strategic recommendations include enhancing user experience through



responsive interface design, diversifying payment options -including e-wallets and pay-later-, and investing in blockchain technology to improve transaction security and transparency. Strengthening digital literacy and data protection policies are also essential prerequisites to maintain consumer trust, allowing e-commerce growth to be sustainable and inclusive (Wang et al., 2024).

This research focuses on the relationship between the intensity of digital consumption - including online purchasing activities, preferences for digital platforms, and changes in consumer behavior - and key indicators of economic growth, such as Gross Domestic Product (GDP), job creation in the digital sector, and the contribution of the information technology and creative economy sectors to the national economic structure. In addition, this study also evaluates the impact of digital consumption on market efficiency, business sector productivity, and changes in economic distribution patterns between sectors.

This research is intended to examine in depth the structural impact of digital consumption transformation on the economy at large. This includes analyzing the shift in the structure of the traditional sector towards the digital sector, changes in business models, and the emergence of new technology-based economic ecosystems. The findings of this research are expected to provide an academic contribution in enriching the literature on digital economy as well as a scientific basis in the formulation of public policies that are adaptive to technological developments. Thus, the results of this research are expected to support national economic development efforts that are inclusive, sustainable, and oriented towards equity and social justice.

METHOD

This research uses a qualitative approach with a descriptive-analytical method that aims to identify, understand, and explain in depth the relationship between digital consumption and national economic growth in the context of technological information development. The qualitative approach was chosen to explore the

meaning, dynamics, and socio-economic processes that cannot be fully explained through a quantitative approach. The data used in this study are secondary data collected from various trusted and credible sources, such as reports from the Central Statistics Agency (BPS), Bank Indonesia, the Ministry of Communication and Information Technology, as well as international publication institutions such as the World Bank, OECD, and UNCTAD. The data reviewed includes digital consumption indicators, e-commerce transaction volume trends, as well as Indonesia's macroeconomic development, particularly Gross Domestic Product (GDP) and digital sector growth indicators for the period 2017 to 2023.

Data collection was conducted through a systematic literature study, by reading scientific publications, annual reports, academic journals, and relevant policy documents. A purposive sampling technique was used to select data sources that met the criteria of completeness, relevance, and in-depth analysis of digital consumption and e-commerce issues. Data analysis was conducted using an interpretive approach that focused on finding patterns, themes and relationships between variables in the context of the digital economy. This process includes data categorization, information reduction, narrative presentation, and logical inference based on the supporting theoretical framework. Researchers also triangulated sources to ensure the validity and reliability of the data used. With this method, it is hoped that a complete and contextual understanding of the impact of digital consumption on Indonesia's economic growth can be obtained, as well as providing insights for the preparation of adaptive and sustainable policy strategies in the face of the digital transformation era.

RESULTS AND DISCUSSION

Changes in consumption patterns due to digitalization have created new dynamics in people's economic activities, where the buying and selling process is no longer limited by time and space. E-commerce platforms facilitate wireless interaction between sellers and buyers,



supported by encrypted electronic payment systems and integrated logistics networks. The direct impact is a reduction in operational costs—because physical outlets are no longer required—and an increase in market reach to remote areas. Product information and promotions can be disseminated instantly through social media and shopping applications, so that consumers benefit in the form of a variety of choices of goods and ease of price comparison (Guo et al., 2021). The digital infrastructure gap between urban and rural areas remains a major obstacle to equitable distribution of e-commerce benefits (Ferraro., 2021). Internet connection speed, device availability, and data storage capacity in remote areas are often inadequate, so Micro, Small, and Medium Enterprises (MSMEs) in these regions are not able to compete optimally in the online market. In addition, regulations that are not fully adaptive to technological developments—for example, complex inter-regional logistics procedures and non-standardized digital taxation provisions—limit potential growth. Increased global competition demands strategic policies, such as the provision of fiscal incentives, simplification of export-import procedures, and the development of integrated logistics centers, to improve the competitiveness of local businesses.

Collaboration between the government, industry players, and educational institutions is absolutely necessary to overcome these challenges. The government must expand broadband network coverage to remote areas and improve cybersecurity standards to protect user and business data. Industry players are expected to develop hybrid distribution models—which combine online and offline channels—and provide digital management training for MSMEs. Universities and vocational institutions need to integrate technology and digital entrepreneurship curricula so that graduates are ready to face market demands. This cross-stakeholder synergy will ensure that the transformation to an e-commerce economy is inclusive, sustainable, and able to boost national economic growth evenly. The massive digital transformation has brought significant

changes in people's consumption behavior. The use of digital platforms as the main means of conducting economic activities, especially in the field of trade through e-commerce, has increased efficiency and flexibility in the transaction process (Orinaldi., 2020). Ease of access to products, speed of delivery, and availability of information in real time are the main factors that encourage people to switch from conventional consumption to digital consumption.

This change reflects a shift in consumer preferences towards a more practical and personalized shopping experience. Consumers no longer have to visit physical stores to fulfill their needs, but can simply use digital devices to browse, compare prices, read reviews, and make payments in a short time. Digitalization also provides a great opportunity for businesses, especially MSMEs, to reach a wider market without having to bear high operational costs such as physical store rent (Ulayya et al., 2024). With the support of technologies such as artificial intelligence, big data, and digital payment systems, e-commerce is able to provide services that are more responsive to consumer needs. This digital consumption is not just limited to densely populated urban areas and infrastructure., but is also starting to develop in rural and remote areas, along with improved internet access and digital literacy. Technology equity is a key factor in promoting sustainable digital inclusion. Therefore, digital transformation is not just a momentary trend, but is part of a structural change in the economic ecosystem that requires adaptation from all actors, including consumers, business actors, and policymakers (Millard., 2023).

The digital economy transformation stage requires digitization, which starts with converting physical data into digital form (Shkarlet et al., 2023). This process can be done through scanning documents or inputting data into digital software that suits the needs of the organization. Digitalization is the basis for more efficient and structured information management. Data that has been available in digital format then needs to be integrated into a coordinated work system in order to optimally

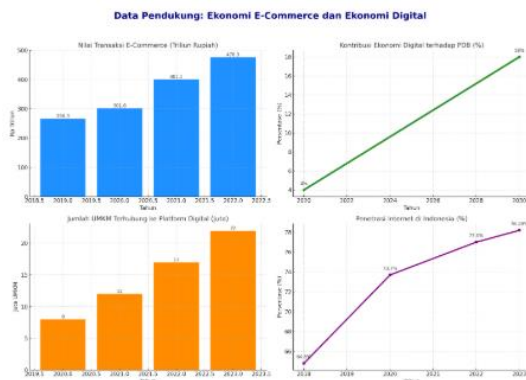
Vol. 2. No. 3, May 2025

E-ISSN : 3047-602X

DOI : <https://doi.org/10.61942/oikonomia.v2i3.359>Available : <https://jurnalhafasy.com/index.php/oikonomia>

support operational processes and provide added value in strategic decision making. The integration of digital data into company systems allows business processes to run automatically, quickly, and accurately. The use of organized data also opens up opportunities for the development of technology-based services such as artificial intelligence, data analytics, and work process automation (Kusumawardhany et al., 2025). A comprehensive digital transformation will strengthen the company's competitiveness and drive efficiency in various business lines. In a broader context, the success of this transformation contributes to national economic growth by creating new business models, expanding digital employment, and encouraging collaboration between the public and private sectors in building an inclusive and safe digital ecosystem. The following data supports the above research:

Picture 1



The significant increase in the value of e-commerce transactions in Indonesia indicates a fundamental change in people's consumption patterns. Data shows that the value of e-commerce transactions increased from Rp266.3 trillion in 2019 to Rp476.3 trillion in 2022. This surge reflects the shift in consumer preferences from conventional shopping activities to digital transactions that are considered more practical and efficient. This phenomenon is also reinforced by the increasing contribution of the digital economy to the national Gross Domestic Product (GDP), which in 2020 was recorded at 4% and is projected to increase to 18% by 2030.

The growth of this contribution is an indicator that digital activities are not only consumptive, but also productive in driving national economic growth. Digital transformation also has an impact on Micro, Small and Medium Enterprises (MSMEs). Data shows that the number of MSMEs connected to digital platforms increased rapidly from 8 million in 2020 to 22 million in 2023. This figure illustrates the digitalization process of the small business sector that opens wider access to markets, capital, and technology-based distribution networks. At the same time, internet penetration in Indonesia continues to increase - from 64.8% in 2018 to 78.19% in 2023 - providing an important foundation for the creation of an inclusive digital economy ecosystem. More equitable internet access.

This change in consumption patterns has also driven a shift in the national economic structure. Sectors that were previously dominated by face-to-face activities, such as conventional retail and services, began to experience a decline in contribution due to the declining demand for physical services. Consumers tend to prefer transaction models that are more flexible and integrated with technology, forcing traditional businesses to transform or face the risk of being left behind (Alt., 2022). In contrast, the information technology sector, app-based logistics, and digital financial services have shown a significant increase in their role in accommodating the needs of an increasingly digitized economy. This transformation reflects that the digital economy is not just a complement in the national economic system, but has become the backbone in driving the growth of new sectors that are more adaptive, innovative and efficient. The rapidly growing digital ecosystem creates a new economic value chain, ranging from application developers, digital payment service providers, to logistics companies that rely on technology-based tracking and management systems (Wibowo., 2025). In addition, data is a strategic asset that allows businesses to analyze consumer behavior more accurately, so that business



decisions can be made more precisely and responsively to market changes.

On the other hand, this shift in economic structure also requires the formulation of policies that support the sustainability of the digital economy. The government needs to create adaptive regulations, encourage investment in digital infrastructure, and improve the competence of human resources to compete in the changing economic landscape. With synergy between the public and private sectors, the transformation to a digital economy can be a key driver in creating inclusive and sustainable economic growth. Increased demand for goods and services through digital platforms indirectly drives growth in the production and distribution sectors. Manufacturers are competing to adjust their business models to meet consumer expectations that increasingly prioritize speed, quality, and ease of service (Annisa et al., 2023). This encourages the adoption of technology in production and logistics processes, which in turn improves operational efficiency and accelerates product innovation. In addition, the rise of digital transactions has also triggered the emergence of new business models, such as marketplaces, fintech, and subscription-based services that strengthen the overall digital economy ecosystem.

The impact of digital economic development on economic growth is not linear and evenly distributed across Indonesia. While the digital sector has made a positive contribution to the increase in Gross Domestic Product (GDP) nationally, the distribution of benefits has not been fully equitable, especially between urban and rural areas, as well as between those who already have digital access and competence and those who do not. Inequality in access to digital infrastructure, such as reliable and high-speed internet networks, is one of the main barriers that hinder the active participation of people in underdeveloped regions in digital-based economic activities (Boediman., 2024). This imbalance has the potential to widen social and economic disparities between regions if not addressed thoroughly. In addition, the low level

of digital literacy in some communities is also a serious obstacle in optimizing the potential of digital transformation. There are still many individuals, especially in areas with relatively low levels of education, who do not have the basic skills to utilize digital technology effectively and safely. The lack of understanding of risks in cyberspace, such as online fraud, misuse of personal data, and other cybercrime threats, adds to the vulnerability of these groups in facing the evolving digital era. Cybersecurity risks that increase along with the pace of digitalization also require serious attention through strengthening regulations and adequate protection systems.

Therefore, policies that support equitable development of digital infrastructure and strengthen the capacity of human resources in the technology sector are crucial to ensure that digital transformation takes place inclusively. The government needs to prioritize the expansion of internet networks to underdeveloped areas, conduct widespread digital skills training, and increase education on digital literacy and ethics from an early age. In addition, synergy between the government, private sector and educational institutions is needed to form a digital ecosystem that is not only innovative, but also fair and equitable. Thus, digital transformation can become the main driver of sustainable and equitable economic growth in all regions of Indonesia. Overall, the development of e-commerce and the digital economy has opened up enormous opportunities in driving economic efficiency and accelerating the pace of national growth. Digitalization of economic activities allows for operational cost savings, increased productivity, and expanded market access for businesses, including micro, small, and medium enterprises (MSMEs). In addition, the digital economy also accelerates the flow of information, strengthens innovation, and creates new business models that are more adaptive to global market dynamics (Syah., 2024).

Transformation towards a digital economy cannot take place optimally without comprehensive and sustainable policy support.



Strategic steps are needed in the preparation of regulations that are adaptive to technological developments, strengthening digital infrastructure and ecosystems, increasing literacy and competence of human resources, and protecting consumer rights in the digital space. Strengthening aspects of cybersecurity and personal data protection is also an important part of building a safe and trusted digital space. Synergy between the government, private sector, educational institutions, and the wider community is key in creating an inclusive, sustainable, and equitable digital economic system (Harahap et al., 2023). This collaboration plays a role in ensuring that each supporting element of the digital economy is able to move harmoniously in forming a conducive and competitive economic environment. With the right policy approach and consistent implementation, the digital economy has the potential to become not only the main driver of national economic growth, but also a means to improve the welfare of the community at large and equitably.

The utilization of digital technology as the main foundation of the e-commerce economy has resulted in innovations that directly change people's consumption patterns and drive economic growth (Sapthu et al., 2024). The application of big data analytics allows e-commerce players to examine purchasing patterns, product preferences, and consumer shopping habits in real time. Personalized product recommendations have increased customer satisfaction and loyalty, resulting in significant growth in transaction value and online trade volume. Operational efficiency-realized through the automation of logistics processes, inventory management, and digital payment systems-increases cost effectiveness and accelerates the circulation of goods, all of which contribute positively to Gross Domestic Product (GDP). Changes in consumer behavior, especially among millennials and Gen Z, are catalyzing a shift in consumption patterns in the digital economy. These groups place quick access, ease of interface, and transaction security as key requirements in choosing an e-commerce platform. Such expectations force

service providers to refine interface design, provide a variety of payment methods such as digital wallets and pay-later services-and implement data security protocols through encryption and multi-factor authentication. Meeting the expectations of young consumers not only preserves market share, but also creates new demand that drives business expansion and job creation in the digital sector.

An effective regulatory framework plays a central role in ensuring the development of a sustainable and equitable digital economy. Policies such as the standardization of digital payments based on the Quick Response Code Indonesia Standard (QRIS) not only facilitate the transaction process, but also increase consumer confidence in online shopping. Strict regulations on personal data protection and cybersecurity strengthen the confidence of investors and businesses to continue to innovate. The combination of technological innovation, a deep understanding of consumer behavior, and responsive government policies form a dynamic, inclusive e-commerce ecosystem that contributes significantly to national economic growth. The rapid development of the digital sector and the emergence of startups demand the existence of a workforce that has high competence in the field of information and communication technology (ICT) (Simamora., 2020). Therefore, organizing training programs and increasing the capacity of human resources is very important so that the digital transformation process can take place in a sustainable manner. The need for synergy between the government, industry players, and educational institutions in strengthening digital infrastructure, improving technological literacy, and formulating regulations that are adaptive to technological advances.

Global efforts to develop the economy focus on improving people's welfare, and despite fluctuations in global economic growth, sustainability of growth remains a priority. Indonesia, in the last five years, has focused its economic development on infrastructure development, which has contributed to the shift of people's activities to online platforms. An

easy and secure transaction experience significantly increases buyer satisfaction, making them more likely to see e-commerce as a profitable option (Andini et al., 2020). In the context of e-commerce in Indonesia, several key indicators influence consumer purchase intention, including propensity to make repeat purchases, assessment of product quality, and intention to recommend the platform to others. The findings of this study provide a comprehensive picture of e-commerce's contribution to national economic growth and at the same time emphasize the importance of sustained investment in digital infrastructure and human resource development. Thus, Indonesia can face the dynamics of the increasingly competitive digital era and optimally utilize the opportunities of the digital economy.

CONCLUSIONS

E-commerce in Indonesia has experienced rapid growth in the digital economy. As one of the most developed and dynamic sectors, e-commerce plays a major role in driving digital transformation in various economic fields. The ease of internet access and high usage of smartphones have made e-commerce an integral part of Indonesians' lives, opening up new opportunities for businesses and consumers. The performance of e-commerce also has a major impact on increasing per capita income in urban areas. These findings confirm the important role of e-commerce and digitalization in supporting economic activity in Indonesia, especially in big cities. The increase in e-commerce activity not only reflects a shift in people's consumption patterns, but also creates a more inclusive and competitive digital economic ecosystem. The existence of digital platforms makes it easy for micro, small and medium enterprises (MSMEs) to expand their market reach without having to have large physical infrastructure. Thus, e-commerce is able to catalyze local economic growth and strengthen the national economic structure that is more adaptive to technological developments.

In order for the potential of e-commerce to be optimally utilized, comprehensive policy support from the government is required. The increase in the number of digital device users must be balanced with the strengthening of information and communication technology (ICT) infrastructure, the expansion of internet access to remote areas, and the development of digital literacy programs to encourage public participation in online economic activities. In addition, efforts need to be made to increase consumer confidence through guarantees of data protection and transaction security. With these strategic steps, e-commerce has great potential to become the main driver of sustainable and equitable national economic growth.

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Vol. 2. No. 3, May 2025

E-ISSN : 3047-602X

DOI : <https://doi.org/10.61942/oikonomia.v2i3.359>

Available : <https://jurnalhafasy.com/index.php/oikonomia>

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E-ISSN : 3047-602X

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