



Digital Economy and Changing Indonesian Consumer Behavior

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Abstract

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This study aims to analyze how the transformation of the digital economy has affected the consumption patterns of the Indonesian people. The development of e-commerce, fintech, and social commerce has encouraged a shift in shopping behavior from the conventional model to a more flexible, fast, and technology-based digital model. This study uses a literature review method with a qualitative approach, examining various current literature to understand the dynamics of changes in consumption in the digital era. The results of the analysis show that digitalization presents great opportunities in the form of increased market access for Micro, Small, and Medium Enterprises, distribution efficiency, and the creation of new jobs. However, on the other hand, there are challenges in the form of dominance of large platforms, the risk of impulse consumption due to Buy Now Pay Later services, and threats to personal data security. In addition, digital inequality between urban and rural communities is an important factor that has the potential to widen the socio-economic gap. This research emphasizes that inclusive policy strategies, strong consumer protection, and adequate digital and financial literacy are needed for the transformation of the digital economy to take place in a sustainable manner and provide equitable benefits to all levels of Indonesian society.



1. Introduction

The development of the digital economy has become a global phenomenon that has revolutionized people's consumption patterns and economic structures at large. This transformation is marked by the rapid growth of e-commerce, the penetration of digital financial services (fintech), and the emergence of new business models such as the sharing economy that change the way individuals and companies access and utilize resources. Globally, the trend of integrating technology such as artificial intelligence (AI), big data, and the Internet of Things (IoT) is further strengthening the digitalization of the economy, thereby creating consumption patterns that are more personalized, efficient, and access-based than ownership (Amuso et al., 2020). These changes confirm that modern consumption is no longer just a transactional activity, but also part of a digital lifestyle integrated with technology.

In the national context, Indonesia is one of the countries with the fastest growth of the digital economy in Southeast Asia. The Google-Temasek-Bain report places Indonesia as the largest digital market in the region, with the value of the digital economy projected to reach more than USD 130 billion. This growth is supported by internet penetration which reaches more than 77% of the population, as well as the high use of mobile devices and social media as the main medium of digital interaction and transactions (Khayru, 2021). The e-commerce, digital payments, and ride-hailing sectors are major contributors to Indonesia's digital gross domestic product (GDP), while expanding market access for MSMEs that were previously constrained by physical infrastructure.

Changes in consumption patterns of the Indonesian people are in line with the digital transformation. The shift from conventional shopping to digital platforms is increasingly massive, especially since the COVID-19 pandemic which accelerated the adoption of technology in daily life (Purbasari et al., 2021). The younger generation, especially millennials and Gen Z, show a preference for access-based services such as subscriptions, sharing economy, and on-demand services, rather than permanent asset ownership. This indicates a change in the socio-economic value underlying consumption decisions. Furthermore, post-pandemic surveys show a significant increase in digital services such as e-wallets, food delivery services, and subscription-based entertainment platforms, indicating an increasingly inherent digitalization of lifestyles (Febrina et al., 2020).

Technological innovation is the backbone of this digital consumption transformation. Digital payment infrastructure through electronic wallets, paylater, and buy now pay later (BNPL) schemes expands financial access for the public while increasing financial inclusion (Harahap et al., 2017). On the other hand, algorithms and big data analytics are used to deliver personalized shopping that improves the consumer experience, while social media and influencer marketing have proven to be the main drivers of social commerce in Southeast Asia. This collaboration between technology and consumer social behavior is what creates a dynamic digital economy ecosystem.

The transformation of the digital economy has a multidimensional impact. On the one hand, it opens up new opportunities for MSMEs to expand the market, improve distribution efficiency, and create new jobs in the technology-based sector

(Aminah & Saksono, 2021). But on the other hand, there are negative implications such as threats to traditional retail, the risk of impulsive consumption due to easy access to digital credit, and the potential for increased consumer debt. The issue of personal data security is also a serious concern, considering the high dependence on digital transactions that are vulnerable to data leaks (Martin et al., 2017). Changes in market structure, such as the emergence of cloud kitchens in the culinary, ride-hailing, and coworking space sectors, show that digitalization is not just a trend, but a profound structural transformation.

Other challenges that arise are regulatory aspects and digital divides. Balanced regulations are needed to ensure consumer protection while maintaining a climate of innovation. Authorities such as Financial Services Authority (*Otoritas jasa Keuangan/ OJK*), BI, and the Ministry of Communication and Informatics have issued a number of policies related to personal data protection and regulation of digital financial services, but their implementation and effectiveness still face challenges (Fachrurrazy & Siliwadi, 2020). In addition, the digital divide between big cities and rural areas is still a significant issue, where access to digital infrastructure is not evenly distributed, potentially deepening socio-economic inequality.

Although research on the digital economy in Indonesia is growing rapidly, most of it is still focused on technological aspects, business models, and market growth. Relatively little research has delved into how changes in digital consumption affect people's socio-economic behavior in the long term, including their implications for financial stability and the transformation of the traditional retail sector. Thus, this study aims to explain how the transformation of the digital

economy affects the consumption patterns of the Indonesian people, identify positive and negative impacts for business actors, consumers, and regulators, and provide recommendations for sustainable adaptation strategies in the digital economy era.

2. Literature Review

2.1. Digital Economy Transformation and Changing Consumption Patterns

The digital economy has created fundamental changes in the consumption behavior of global and national people. Internationally, increasing internet penetration, the growth of e-commerce, and the adoption of digital payment technology are accelerating the shift in consumption from conventional to online. This phenomenon is also evident in Indonesia, where platforms such as Tokopedia, Shopee, and Lazada dominate the online retail market. Research shows that the COVID-19 pandemic accelerated the adoption of digital services in Indonesia, with a surge in e-commerce transactions reaching more than 50% in the 2020–2021 period (Purbasari et al., 2021).

In addition, the preferences of the younger generation are increasingly shifting to access-based consumption patterns such as subscription services and the sharing economy. This pattern indicates that consumers are no longer just chasing ownership, but experience and ease of access. The latest study also emphasizes the importance of an increasingly entrenched digital lifestyle, where social media, delivery apps, and online entertainment services are shaping a new consumption ecosystem (Febrina et al., 2020). Thus, digital transformation has changed

Indonesian consumers to be more adaptive, flexible, and integrated with technology in their daily activities.

2.2. The Role of Technological Innovation in the Digital Consumption Ecosystem

Technological innovation plays a significant role in shaping the digital consumption ecosystem in Indonesia. Digital payment infrastructure is one of the main drivers of financial inclusion. Digital wallet services such as OVO, GoPay, Dana, and ShopeePay are increasingly widely accepted by the public, with an important contribution in supporting cross-sector transactions. The adoption of digital payments in Indonesia is increasing rapidly post-pandemic, not only in big cities but also starting to reach semi-urban areas.

In addition, the development of buy now pay later (BNPL) has also changed the way people access products and services. Although it provides convenience, BNPL also risks encouraging consumptive behavior and high potential household debt (Fachrurrazy & Siliwadi, 2020). At the same time, the integration of big data, algorithms, and AI in e-commerce provides an increasingly personalized shopping experience. This has been proven to increase consumer loyalty while expanding market reach. Meanwhile, the role of social media and influencer marketing cannot be ignored, as they are both the main catalysts in the growth of social commerce in Southeast Asia. Thus, technological innovation not only supports transactions, but also creates new consumption models that are more interactive, personalized, and data-driven.

2.3. Impacts and Challenges of Digital Economy Transformation

The transformation of the digital economy has a complex impact on society and the business sector in Indonesia. On the positive side, digitalization opens up wider market access for MSMEs, improves distribution efficiency, and creates new job opportunities in the technology and application-based services sector (Aminah & Saksono, 2021). In addition, the digital economy also encourages increased financial inclusion, especially for people who were previously unreachable by formal banking services.

However, there are also negative impacts that cannot be ignored. The emergence of “the impulse buying” phenomenon due to digital promotion, easy access to BNPL credit, and the dominance of large platforms pose serious challenges to people's financial stability. Traditional retail is also facing great pressure due to changes in consumption patterns that have shifted to online platforms. In addition, the issue of privacy and security of personal data is the main highlight, considering the high risk of data leakage in digital transactions (Martin et al., 2017). In addition to the economic impact, digital inequality between regions is a significant challenge. Uneven internet access has the potential to widen the socio-economic gap. Therefore, regulations and public policies must be directed to maintain a balance between innovation, consumer protection, and equitable distribution of digital access (Fachrurrazy & Siliwadi, 2020).

3. Methods

This study uses a literature review method with a qualitative approach to analyze changes in people's consumption patterns in the context of digital economic transformation in Indonesia. This method was chosen because the research does not focus on quantitative measurement, but on an in-depth understanding of the socio-economic phenomena that occur. The transformation of digital consumption is not only a shift in sales figures from offline to online, but also involves changes in people's values, preferences, and behaviors influenced by technological developments, culture, and global conditions such as the COVID-19 pandemic. The qualitative approach allows this study to explore the dynamics, perspectives, and in-depth interpretations of the available literature, so as to present a comprehensive analysis of the topic being studied.

As a literature study, this study relies entirely on secondary data obtained from various academic publications, research reports, and official data from national and international institutions. The sources used include journal articles, conference proceedings, annual reports from Google-Temasek, the Central Statistics Agency (*Badan Pusat Statistik/ BPS*), Bank Indonesia, OJK, and the Ministry of Communication and Informatics. The literature selection was carried out selectively by considering the relevance and credibility of the source, so that only research that has a direct relationship with digitalization of consumption and the development of the digital economy in Indonesia is further analyzed.

The data collection process is carried out through the desk study method using academic databases from Google Scholar. The search the literature used

remains up-to-date and relevant to the latest conditions, especially after the pandemic which accelerated the digitization of people's consumption behavior. Keywords used in the search included "Indonesia's digital economy," "e-commerce adoption," "fintech and consumption," "social commerce," and "consumer behavior digital era." From the search results, articles were selected with inclusion criteria, which are directly related to the issue of digital consumption, published in the last five years, available in full text, and provide theoretical or empirical contributions to the understanding of consumption transformation in the digital era.

The collected data is then analyzed using a thematic analysis approach. This analysis is carried out by reading, understanding, and grouping literature based on the main themes that emerge. The themes identified include changes in consumption patterns from conventional to digital shopping, the role of financial technology such as digital payments and paylater systems, the influence of social media and influencer marketing on social commerce, the positive and negative impacts of digital transformation for consumers and business actors, as well as regulatory challenges related to consumer protection, data security, and digital divide. The analysis stage consists of data reduction to select relevant information, presentation of data through grouping based on thematic categories, and drawing conclusions by synthesizing findings from various sources.

To maintain validity, this study uses a triangulation strategy of sources by comparing findings from various academic publications and official agency reports. This strategy is applied so that the analysis is not biased on only one specific point of view. Meanwhile, the reliability of the research is maintained through systematic

recording of each article analyzed, so that the process of drawing conclusions can be traced back transparently. However, this study also has limitations. As a literature study, the study does not present primary data from the field, so the results obtained are more in the form of conceptual synthesis than direct empirical representations. Even so, this method is still considered relevant because it can provide a broad and in-depth understanding of the phenomenon of digital consumption change in Indonesia by referring to the available academic evidence.

4. Results

The results of this study show that the transformation of the digital economy has had a significant impact on the consumption patterns of the Indonesian people in recent years. These changes cannot be separated from the rapid development of digital technology, internet penetration, and the presence of various e-commerce platforms and digital-based financial innovations that are increasingly widespread. Based on data from the Indonesian Internet Service Providers Association (*Asosiasi Penyelenggara Jasa Internet Indonesia/APJII*), the internet penetration rate in Indonesia reached more than 77%, which is one of the main factors driving the acceleration of digital-based consumption. High internet access allows people of various age groups to increasingly rely on online services in their daily activities, including shopping, entertainment, education, and health.

The COVID-19 pandemic has become an important momentum that accelerates the shift in consumption patterns from conventional to digital. Mobility restrictions and concerns about physical interaction are driving people to turn to e-

commerce platforms, which provide convenience, security, and speed in meeting daily needs. Rohmah (2020) noted that online shopping patterns increased sharply during the pandemic and continued even after the situation began to improve, indicating a structural change in people's consumption behavior. The younger generation, especially millennials and Gen Z, play a dominant role in this trend due to their preference for being more flexible, mobile-oriented, and tend to prioritize ease of access over the ownership of goods.

In addition to the consumption of goods, there is also an increase in the consumption of digital-based services, especially in the form of digital subscriptions. Music and movie streaming platforms, online education applications, and application-based fitness services are the main choices for urban people. This phenomenon marks a shift in consumption patterns from an ownership orientation to an experience and access orientation. Casper et al. (2021) emphasized that the sharing economy is increasingly gaining a place among Indonesian urban consumers through online transportation services, application-based accommodation, and coworking spaces that offer flexibility and efficiency.

This transformation of consumption patterns is inseparable from the great role of technological innovation that serves as a catalyst for change. Digital payment infrastructure is growing rapidly through the adoption of e-wallets, paylater, and Buy Now Pay Later (BNPL) schemes. A study by Aulia (2020) shows that the adoption of e-wallets in Indonesia has jumped sharply and is now the main instrument in digital transactions, especially among the younger generation. The ease of transactions increases consumer purchasing power while expanding public

participation in the digital ecosystem. However, the presence of BNPL services is controversial because while it facilitates access to a wide range of products, it also increases the risk of impulsive consumption and consumptive debt, especially among consumers with limited financial literacy.

In addition to payment infrastructure, the development of big data technology and artificial intelligence (AI) enriches the digital consumption experience by providing higher personalization. Product recommendations, promotions based on individual preferences, and predictive algorithms encourage consumers to make purchases faster and more often. Nithya et al. (2020) emphasized that big data analytics play a key role in increasing consumer engagement on e-commerce platforms by tailoring the shopping experience to the needs of users. This creates short-term satisfaction, but on the other hand it also increases susceptibility to impulsive consumption behavior.

The role of social media further emphasizes changes in consumption behavior in Indonesia. The social commerce trend, namely the purchase of products influenced by user reviews, influencers, or viral marketing, has now become a big phenomenon. Tamara et al. (2021) revealed that influencer marketing in Indonesia contributes significantly to influencing purchasing decisions, especially in the fashion, cosmetics, and lifestyle sectors. Social media is not only a means of communication, but also an effective distribution and promotion channel for brands and MSME actors.

The transformation of digital consumption has a wide socio-economic impact. For MSMEs, digitalization opens up wider and more efficient market access.

Business actors who were previously limited to the local market can now reach consumers across regions and even across countries. According to Nursini (2020), the digitalization of MSMEs contributes significantly to increasing productivity, competitiveness, and contributing to Indonesia's GDP growth. With the support of e-commerce platforms, MSMEs get the opportunity to expand their business scale without having to bear the burden of large physical distribution.

However, behind these positive impacts, there are negative consequences that are quite felt, especially for the traditional retail sector. Changing consumer preferences towards online platforms are making small brick-and-mortar stores increasingly difficult to survive. Tayibnapis et al. (2018) noted that many traditional retailers experienced a decline in sales because they were unable to compete with large marketplaces that offered lower prices and more aggressive promotions. This phenomenon shows a shift in market structure that can threaten the sustainability of conventional businesses if not balanced with adaptation strategies.

In addition to threatening traditional retail, the digitalization of consumption has also increased the tendency of impulsive consumption. Algorithm-based offers, flash discounts, and the convenience of the paylater system encourage consumers to make excessive purchases. Ardiansyah (2021) emphasized that the use of BNPL correlates with an increase in consumptive debt behavior, especially among millennials who are the main target of this service. This raises concerns about the long-term financial stability of households. Another challenge that arises is the issue of personal data security. The number of cases of consumer data leaks has raised public concerns about the security of digital transactions. Consumer trust is a crucial

factor for the sustainability of the digital ecosystem. Febrina et al. (2020) stated that consumers' perception of data security is one of the main determinants in their decision to use digital services. Without strong protections, digital transformation risks creating uncertainty and resistance from consumers.

Digital inequality is also still a major obstacle in the use of the digital economy in Indonesia. Unequal internet access and digital literacy between urban and rural areas create a gap in the adoption of e-commerce and other digital services. Digital divide in Indonesia has made some people, especially in rural areas, not fully benefit from digital transformation. This condition shows the need for more equitable policy and infrastructure interventions so that the benefits of the digital economy can be enjoyed inclusively. The results of this study confirm that the transformation of the digital economy in Indonesia has a major impact on people's consumption patterns. Digitalization provides many benefits such as efficiency, wider market access, and growth opportunities for MSMEs. However, there are also risks such as increasing impulsive consumption, threats to traditional retail, personal data security issues, and digital divides. Therefore, comprehensive regulations and policies are needed to ensure that these changes are inclusive, fair, and sustainable.

5. Discussion

The transformation of the digital economy in Indonesia confirms a fundamental shift in people's consumption patterns that is not only short-term, but also has the potential to shape a new economic landscape. The results of the research described earlier show that the adoption of e-commerce, the development of fintech,

and the influence of social media together form an increasingly complex digital consumption ecosystem. This discussion is important to understand the long-term implications of this phenomenon for consumers, business actors, and policymakers.

First, changes in digital consumption behavior provide great opportunities for consumers in terms of convenience, efficiency, and accessibility. The presence of e-wallets, paylater, and BNPL allows consumers to make transactions instantly and more flexibly. However, academic discussions show that this convenience also poses new risks. According to Natswa (2021), the use of BNPL among the younger generation is often accompanied by impulsive consumption behavior and low financial planning, which has the potential to cause future debt problems. This shows that financial technology innovation must be accompanied by financial literacy education so that its benefits can be optimized without causing socio-economic vulnerability.

Second, from the perspective of business actors, digitalization opens up new opportunities to expand the market, especially for MSMEs. Many micro business actors who previously only operated locally can now reach national and even international consumers thanks to e-commerce platforms. However, this phenomenon also poses the challenge of increasingly fierce competition. Large platforms with strong capital dominate the market through massive discount strategies, digital promotions, and sophisticated algorithms. As highlighted by Bonina et al. (2021), the dominance of large platforms has the potential to suppress small business actors who have difficulty adapting to the dynamics of the digital

market. Therefore, there is a need for regulatory and affirmative policy support to ensure that MSMEs can survive and thrive in the digital ecosystem.

Third, the role of social media and influencer marketing in encouraging social commerce to change the way consumers make decisions. Consumers no longer only rely on product information from companies, but also from reviews, recommendations, and viral content on social media. These dynamics pose new challenges for policymakers related to consumer protection, especially in terms of information transparency and ethical marketing practices. Chung et al. (2017) emphasized that the social commerce phenomenon often encourages consumers to buy products based on momentary trends instead of real needs, thus giving rise to irrational consumption patterns. Thus, consumer education and digital advertising regulation are important to maintain a balance between marketing innovation and the protection of the public interest.

In addition, discussions on the impact of digital transformation must also include aspects of digital inequality. Although internet penetration is increasing, there is still a significant gap between urban and rural communities in terms of infrastructure access and digital literacy. If not seriously addressed, this gap has the potential to widen the socio-economic gap in Indonesia. Therefore, inclusive digital infrastructure development policies and massive digital literacy programs are a must.

Overall, this discussion shows that digital transformation presents great opportunities as well as real challenges. Opportunities in the form of efficiency, market access, and innovation must be balanced with risk mitigation such as impulsive consumption, dominance of large platforms, data security issues, and

digital inequality. The implication for policymakers is the need for adaptive regulation, involving collaboration between the government, the private sector, and the public, so that the digital economy can develop in a sustainable and inclusive manner.

6. Conclusion

The transformation of the digital economy in Indonesia has had a significant impact on changing people's consumption patterns. The rapid development of e-commerce, fintech, and social commerce has shifted shopping habits from conventional models to digital systems that are more flexible, fast, and technology-based. This change is further accelerated by the COVID-19 pandemic which encourages people to adopt digital services massively, both in terms of shopping for daily necessities, payments, and entertainment. This phenomenon shows that digitalization has become a key factor in shaping the new lifestyle of Indonesian people in the modern era.

However, behind the wide open opportunities, the transformation of the digital economy also presents serious challenges. On the one hand, MSMEs get wider market access and distribution efficiency through digital platforms. On the other hand, they face stiff competition from the big players who dominate the e-commerce ecosystem with more sophisticated capital, technology, and algorithms. In addition, people's consumption patterns have also shifted towards a more impulsive direction, especially with the presence of services such as Buy Now Pay Later (BNPL) that encourage instant consumption behavior. The risk of

consumptive debt and low financial literacy are problems that need to be anticipated so that people do not get trapped in long-term financial vulnerability.

Furthermore, the issue of consumer protection and personal data security is an important aspect that must receive attention. The rise of digital marketing practices through influencers and social media has raised the need for stricter regulations to protect consumers from misleading information. In addition, digital inequality between urban and rural communities is still a major obstacle to digital economy inclusivity in Indonesia. Thus, it can be concluded that the transformation of the digital economy brings great opportunities to drive national economic growth, but it requires a sustainable adaptation strategy. The government, business actors, and the community must collaborate in building an inclusive, safe, and sustainability-oriented digital ecosystem so that the benefits of the digital economy can be felt equally by all levels of Indonesian society.

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