

Strengthening Consumer Experience in Digital Economy Development

by Jinus Burhanudin

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Strengthening Consumer Experience in Digital Economy Development

Yuliana Cintya Jinus¹, Burhanudin Burhanudin^{2*}

^{1,2} Perbanas Hayam Wuruk University

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ABSTRACT

The development of the digital economy requires strengthening the consumer experience. This research was conducted by examining the relationship between digital economy security when shopping on e-commerce, output quality, customer utility, and the intention to recommend e-commerce to others. The survey was conducted at one of the e-commerce sites in Indonesia, namely Shopee, to test the above relationship and as many as 225 Shopee consumers were involved in the survey. The data collection method used in the study was to distribute questionnaires directly to the respondents. The collected data was then analyzed with a structural equation model. The results of the analysis show that digital economy security when shopping on e-commerce and output quality has a positive and significant effect on customer utility. Furthermore, customer utility has a significant positive effect on consumer recommendations. The results of this analysis indicate that e-commerce must always maintain transaction security and the quality of the output offered so as to provide utility to customers. This utility is important for the development of e-commerce because it encourages customers to recommend the e-commerce to other consumers.

Keywords: Economic digital security, Customer Utility, Output Quality, Consumer recommendations.

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Author correspondence:
E-mail: burhanudin@perbanas.ac.id

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INTRODUCTION

The development of increasingly advanced technology has led to the emergence of a digital economy. The digital economy is defined as economic activity originating from online relationships between people, devices, goods, and services (Bukht & Heeks, 2018). The digital economy encourages the emergence of digital marketing, namely online marketing activities, to encourage the creation of exchanges of goods and services (Wibowo, 2021). OECD (The Organization for Economic Cooperation and Development) (2023) states the importance of understanding consumer experience because many digital economies are based on things that are not easy to observe directly (intangibles). This makes understanding ecommerce very important because strengthening consumers is an important foundation for the development of the digital economy (Gazzola et al., 2017). Ecommerce is a new approach in the world of the digital economy because transactions are carried out by utilizing the internet network without time limits and reaching more areas than offline businesses (Pradana, 2015). This is in line with microeconomic theory regarding consumer preferences for the convenience and comfort of shopping (Browning & Zupan, 2020).

The application of this theory in practical business can involve developing strategies and innovations aimed at increasing the ease and convenience of shopping for consumers. For example, a retail store can pay attention to consumer needs in designing an intuitive and attractive store layout and provide friendly and helpful staff. On the other hand, ecommerce platforms can focus on improving the user interface, providing effective search features, and offering a variety of flexible payment and shipping options. By understanding consumer preferences for ease and convenience

of shopping, businesses can build a competitive advantage and better meet customer needs. The value of Indonesia's digital economy has a tendency to continue to rise. In 2019, the value of Indonesia's digital economy was recorded at 41 billion USD, and in 2021 it will be 63 billion USD (databoks.katadata.co.id). This value will continue to increase in 2022 to 77 billion USD and it is predicted that in 2025 the value will be 130 billion USD (databoks.katadata.co.id). The movement above emphasizes the importance of understanding Indonesia's digital economy as a country with the largest population and economy in Southeast Asia.

Indonesia has experienced slow economic growth in recent years. However, the growth of ecommerce is accelerating amid the slowdown in the country's economy. Wibowo (2021) stated that digital economic growth in the next few years will be supported by ecommerce. The growth of the digital economy is increasing from year to year and it is estimated that there will be a significant increase in the coming 2025. Because of this, more and more business people prefer to open stalls online and consumers are slowly making online shopping a part of their lifestyle. As an important part of the digital economy, further understanding of ecommerce is important. Percentage of internet users in 2021 who use ecommerce to meet their needs, Indonesia occupies the top ranking. As many as 88.1% of internet users in Indonesia are ecommerce users, followed by the UK, the Philippines, and Thailand (databoks.katadata.co.id). This makes ecommerce in Indonesia cannot be ignored. Domestic and foreign companies are investing in Indonesian ecommerce to take advantage of this very promising business opportunity.

The consumptive behavior of tens of millions of people in Indonesia is the reason why ecommerce in Indonesia is growing. The digital economy is currently expected

to become one of the national backbones because of the level of use and the growing development of digital technology in Indonesia. This shows that the digital economy cannot be underestimated and must receive sufficient attention in order to grow. This makes understanding the digital economy very important regarding ecommerce (Lamirin, et al., 2021). In the digital economy, companies have greater access to customer data which allows companies to better understand consumer preferences, needs, and behavior. This allows companies to provide customized and relevant experiences to each customer. In the context of developing the digital economy, strengthening the consumer experience also involves the use of innovative technology. For example, artificial intelligence (AI) and data analytics can be used to provide personalized recommendations, improve operational efficiency, and optimize the overall customer experience process.

Economic activity does not always face the same conditions. The impact of the COVID-19 pandemic has caused companies to experience a decrease in revenue because they find it difficult to adapt, resulting in several companies having to reduce their employees. This has resulted in deteriorating economic conditions in Indonesia due to the increasing number of unemployed people and the lack of activity in buying and selling goods (Lamirin, et al., 2021). To overcome the decline in sales, several companies are utilizing digital economic media, one of which is ecommerce. Amid the massive impact of the COVID-19 virus, many people ultimately prefer to shop online due to large-scale social restrictions. It was at this time that ecommerce companies were increasingly aggressive in promoting their companies by providing promos and other attractive offers. Judging from the projected graph of Indonesia's digital economic value, digital economic growth is gradually

creeping to a higher point. Wibowo (2021) in his research stated that Indonesia is a country that has the highest percentage of ecommerce applications in the world. Even more so during COVID-19 which required people to have limited activities so many people switched to doing all online-based activities. Currently, the trend of visits to ecommerce in Indonesia has decreased due to the easing of activity restrictions related to COVID-19. The community has started to return to offline activities on a regular basis and is encouraging people to return to shopping at traditional stores.

Shopping through ecommerce is not always profitable. What consumers often fear when shopping online is that potential buyers worry about the misuse of personal data when making transactions online. In an era where customer data is becoming a valuable asset, it is important for companies to maintain consumer trust by securing data and following proper privacy policies. Fadhli & Pratiwi (2021) stated that customers will not make transactions if they do not have a sense of security and trust in ecommerce, which will have a negative impact on digital economic activities. Economic digital security is defined as the ability of websites to protect customer personal data from unauthorized disclosure of information during electronic transactions (Vasic, et al., 2019). A strict digital economy security system is urgently needed when businesses want to take advantage of digital economy media. A strict digital economy security system will provide buyers and customers with a sense of security so they will not hesitate to carry out transaction activities and increase digital economic activities.

In addition to economic digital security, output quality is also an important aspect of ecommerce. Output quality is the customer's assessment of the superiority of the output as a whole (Vasic, et al., 2019). For companies, the quality of output or results provided to customers has an

important role in creating a satisfying experience and building trust. Good output quality and in accordance with customer expectations will lead to a sense of satisfaction from customers. One aspect that will be assessed by a customer is the quality of the output itself. Output quality plays an important role as one of the aspects that will be considered by a customer and is an aspect that will affect customer utility (Vasic et al., 2019). Referring to microeconomic theory, satisfied customers have a great opportunity to recommend an output economy to others (Browning & Zupan, 2020). The better the quality of the output, the more satisfied the customer will be and will improve the image of the digital economy media (Browning & Zupan, 2020). Customers who receive recommendations from others tend to pay more attention and trust to an output. Customers have a tendency to try products or services recommended by satisfied customers because customers perceive these recommendations as a reliable source of information.

Customer utility is a very important aspect of the digital economy marketing world. Utility refers to the benefits obtained by customers from using a company's products or services. Customers will feel satisfied if their wishes are achieved and the goods obtained are in accordance with their expectations. Customer utilities play a very important role in the goods and services industry (Vildayanti, 2019). Satisfied customers will have a great opportunity to recommend ecommerce to others. The positive reviews given will make a potential customer confidence in making a decision to use ecommerce. It is important for companies to satisfy customers if they want to increase customer intentions to recommend an output to others, but this requires further testing (Oliveira, et al., 2020). The more recommendations are given, the more digital economy customers. Of course, this

will make the development of the digital economy grow. Based on this, this study will discuss the influence of digital economy security, output quality, and customer utility on consumer recommendations.

To improve the digital economy, especially in the field of ecommerce, customer utility is an aspect that must be fulfilled. Customer utility is the result of comparing expectations and experiences; in other words, customers are happy when output and delivery meet or exceed their expectations (Vasic, et al., 2019). There are several determining factors identified as important aspects in satisfying customers, namely, digital economy security, information quality, payment methods, and output quality (Vasic, et al., 2019). Referring to microeconomic theory, one of the supporting factors for customer utility is the security aspect of the digital economy (Browning & Zupan, 2020). In applying this theory, businesses in the digital economy need to improve infrastructure and strong security policies, as well as communicate clearly and transparently about the security measures taken. A good economic digital security system will build a sense of security and trust from customers toward the company (Browning & Zupan, 2020). The payment system recently offered by ecommerce companies to customers is the cash-on-delivery system, in which new customers will pay for output when the output reaches the customer. This is done in addition to making it easier for customers who cannot make digital payments, it also helps increase customer safety and trust. The higher the digital economy security that is owned by an ecommerce, the higher the feeling of security felt by customers towards a company (Burhanudin, 2015). By doing so, companies can build customer trust and a sense of security, which in turn will increase customer utility and motivate customers to use the service or platform more actively and recommend it to others. The sense of security that customers have

greatly influenced the level of use of digital economic media, especially ecommerce. Vasić et al (2019) argue that customers tend to shop at ecommerce they trust. The customer's sense of security is the main foundation that allows the widespread use of digital economy media. A sense of security is also one aspect that will make customers feel satisfied. Some examples of a weak digital economy security system are when an ecommerce company's digital economic security system is hacked by an irresponsible person and customer personal data such as telephone numbers and personal addresses are misused, or customer balances in ecommerce arrive - suddenly lost, or the customer has made a payment on output but the information on the application is still not paid. This of course will make customers feel dissatisfied. The customer's sense of security has a significant impact on the level of use of digital economy media. If customers feel safe and trust, customers will tend to use the ecommerce platform more actively and regularly, make more online transactions including digital payments, maintain loyalty to the platform, and also recommend the platform to others.

The effect of digital economy security on customer utility in the context of the digital economy in Indonesia has not received sufficient attention. Vasić et al (2019) in their research conducted a survey and sixty-one percent of the participants stated that they would be satisfied with continuing internet transactions if their privacy and personal data were protected. A company's failure to protect buyers can reduce customers' sense of security and thus their utility can be destroyed (Nguyen, 2020). Misra & Pandey (2022) in their research also argues that digital security, economics, and customer privacy will affect customer utility. Improving the digital economy security system in ecommerce will make customers feel safe and comfortable shopping it will make them

satisfied shopping on ecommerce. The more customers who shop on ecommerce, the more merchants will sell through ecommerce. This of course will further improve the Indonesian economy because it will open up more and more new jobs.

The second factor supporting customer utility is output quality. The influence of output quality on customer utility in the economic context in Indonesia also still requires more attention. Vasić et al (2019) found that to make customers feel satisfied, companies must be able to realize customer expectations in maximizing the quality of their output. Companies that are able to realize customer expectations will make customers feel satisfied. Aprita et al (2022) state that output quality is related to reliability, good durability, and output progress. Good output quality will make customers feel satisfied. Mayasari & Audina (2020) also holds the same opinion that when a customer buys something and has paid for it, the company must fulfill the customer's desire to deliver output accurately, on time, and reliably. This will increase customer utility.

This study argues that output quality affects customer utility. Customers who feel the quality of the output provided by ecommerce is in line with their expectations will make the customer satisfied, whereas poor output quality will make the customer feel dissatisfied. This is based on previous research which states that to make customers feel satisfied, companies must be able to realize customer expectations in maximizing output quality (Vasic, et al., 2019; Aprita, et al., 2022; Mayasari & Audina, 2020).

The influence of customer utility on the intention to recommend in the context of the digital economy in Indonesia is still limited. Arciniegas Paspuel et al (2021) in his research stated that customers who recommend an output to others reflect the customer's feelings of satisfaction with the output purchased. Word-of-mouth

will influence other potential customers to buy output. Oliveira et al (2020) stated that utility is a variable that will determine the intention to recommend. Referring to microeconomic theory, it can be concluded that customer utility has an important role in the intention to recommend (Browning & Zupan, 2020). When customers are dissatisfied, they will not recommend an output to other potential customers, or will even give bad reviews about the output (Browning & Zupan, 2020). In an effort to increase the intention to recommend, businesses in the digital economy need to pay attention to and improve relevant customer utilities to create a satisfying and valuable experience for customers.

The above results are likely to occur in the context of the digital economy in Indonesia. This is based on previous research which states that customers who recommend an output to others reflect the customer's feelings of satisfaction with the output purchased (Arciniegas Paspuel, et al., 2021) and utility is a variable that will determine the intention to recommend (Oliveira, et al., 2020). When the customer utility is fulfilled, the customer will certainly spread positive things to others and recommend an output to others. Word-of-mouth is considered more easily trusted by customers than information conveyed by companies (Arciniegas Paspuel, et al., 2021). It is important for companies to satisfy customers because satisfied customers will suggest other people to shop at the company. The more customers who shop at an ecommerce company, the company will grow.

The growing development of ecommerce companies in Indonesia shows the growing development of the digital economy in Indonesia. The digital economy can also help traders who have limited business capital because they don't need to have an offline store because sales are made online. The output that is sold can also be reached by all customers

without distance and time limits so that the opportunity to get customers is even greater. Therefore it is important to increase customer consumer recommendations so that more and more people want to take advantage of digital economic media. Improving consumer recommendations for a customer requires customer satisfaction first (Arciniegas Paspuel, et al., 2021). By achieving customer utility and quality output, companies can create an enabling digital environment to provide a superior consumer experience, earn customer trust, and drive sustainable business growth.

METHODOLOGY

This research was conducted with a quantitative approach. The sampling method used in this study is non-probability with convenience sampling technique. The non-probability method is a sampling technique that does not provide equal opportunities for each member of the population to be selected as a sample (Santosa, 2019). The survey was conducted on consumers who had shopped at Shopee. The choice of this target is because Shopee is the object of research as one of the largest ecommerce companies in Indonesia. The survey conducted obtained 225 responses which can be used for further analysis.

This study conducted two stages of data analysis. The first stage is the evaluation of the measurement model and the second stage is the evaluation of the structural model (Hair et al., 2019). Evaluation of the measurement model is carried out by conducting reliability test and validity test. The reliability test is used to measure the extent to which a measuring instrument is reliable (Amanda, et al., 2019). A validity test is used to measure the extent to which the measuring instrument is precise in measuring what is to be measured. Evaluation of the structural model was carried out to test the relationships that had been formulated

previously (Hair et al., 2019). The characteristics of the respondents in this study are presented in Table 1. Referring to Table 1, the majority of respondents were women, aged 17 to 22 years, had high school education/lower education, and had shopped at Shopee more than 10 times with a total expenditure of more than Rp1,000,000.

Tabel 1.
Sample Characteristics

Samples	Frequency	Percent
Gender		
Female	161	75.5
Male	64	28.5
Age		
< 17 years	1	0.4
17 – 22 years	153	68
23 – 28 years	58	26
39 – 35 years	9	4
35 - 40 years	2	0.8
> 40 years	2	0.8
Finished Education		
Senior high school graduates or lower	109	48.4
Associate's degree	11	5
Bachelor's degree	99	44
Master's degree	5	2.2
Doctoral degree	1	0.4
Shopping Frequency		
1	3	1.3
2 – 5	27	12
5 – 10	33	14.7
> 10	162	72
Money Spent		
< Rp100,000	12	5.3
Rp100,000 – Rp500,000	85	37.8
Rp500.00 – Rp1,000,000	38	16.9
>Rp1,000,000	90	40

Source: Analysis Results

RESULTS AND DISCUSSION

Table 2 shows the results of convergent validity and reliability assessment. As Table 2 shows, average variance extracted (AVE) values are above 0.50, indicating convergent validity (Hair et al., 2019). In addition, all factor loadings are above 0.708, indicating item reliability (Hair et al., 2019). Furthermore, Cronbach's alpha and composite reliability

(CR) values are above 0.70, indicating internal consistency reliability (Hair et al., 2019). Next, Table 3 shows the square roots of AVE value of each construct is higher than the correlation of that construct with other constructs, indicating discriminant validity (Hair et al., 2019). Finally, Table 4 shows all hypotheses are supported

Table 2.
Covergent Validity and Reliability

Variable	1	2	3	4
1. Digital economy security	0.851			
2. Output utility	0.355	0.807		
3. Customer utility	0.287	0.603	0.835	
4. Intentin to recommend ecommerce	0.146	0.383	0.572	0.916

Source: Analysis Results

Note: CR: Composite Reliability, AVE: Average Variance Extracted

Table 3.
Discriminant Validity

Variable	Item	Loading	t-value	Cronbach's alpha	CR	AVE
Digital economy security	SCR01	0.813	18.289	0.811	0.887	0.724
	SCR02	0.882	22.516			
	SCR03	0.856	19.094			
Output quality	QLY01	0.858	50.181	0.735	0.848	0.652
	QLY02	0.816	26.138			
	QLY03	0.745	14.374			
Customer utility	SCN01	0.800	31.340	0.891	0.920	0.697
	SCN02	0.852	37.482			
	SCN03	0.802	17.254			
	SCN04	0.831	30.073			
	SCN05	0.887	51.893			
Intentin to recommend ecommerce	ITR01	0.906	45.944	0.809	0.931	0.839
	ITR02	0.926	70.256			

Source: Analysis Results

Tabel 4.
Structural Path Results

Path	Coefficient	t-value	p-value	Conclusion
Digital economy security → Customer utility	0.084	1.464	0.000	Supported
Output utility → Customer utility	0.573	11.555	0.000	Supported
Customer utility → Intentin to recommend ecommerce	0.572	12.613	0.000	Supported

Source: Analysis Results

The study had three important results. For the first finding, digital economic security significantly influences customer utility. The result of this study is in line with Vasić et al (2019) and Fadhli & Pratiwi (2021) as well as the latest research conducted by Misra & Pandey

(2022). The explanation behind this finding is that consumers and the sellers do not interact face-to-face so the customers put security in the first mind when shopping. They will evaluate the system of the digital economy to assure that there will be no financial and non-financial risks associated

with their shopping transactions.

To evaluate financial risks, consumers often communicate with their peers directly such as using instant messaging service as well as indirectly such as using reviews of products published in daily news papers as well as social media. With the development of modern technology and the wide availability of internet, consumers access social media more often than daily news papers. This is because social media provides news. Despite daily newspaper is available online and connects customers through posting comments related to certain topic, consumers perceive that interactions between customers in daily newspapers does not reflect closeness. Anyone who make comments in the daily newspaper often do not use their actual names and contact numbers.

To evaluate non-financial risks, consumers who are not expert in technology may use simple rule. They often rely on familiarity of the certain ecommerce among their peers, or how wide the ecommerce are used nationally. In other words, consumers creatively find ways on how to avoid risks associated with their activities in the digital economy (Vasic, et al., 2019). Among the perceived non-financial risk associated with the digital economy is misuse of personal data. Such misuse makes customers frequently receive calls and emails as well as short messages offering products they do not need. Such calls and emails disturb the consumers and reduce their productivity.

Following the above security issues of the digital economy, the first finding of this study proposes recommendations for consumers, providers of ecommerce platform, and government as well as non-government organizations. With regard to recommendation for consumers, they need to carefully assess the potential financial and non-financial risks of their transactions in the digital economy. To avoid financial risks, they need to be careful when making

money transfer. In such case, they need to ascertain that the money goes to trusted bank account. It is also important to note that they do not easily click messages sent to their mobile phones and emails which is intended to steal banking information of the consumers once they click the messages. They also need to regularly change their personal identification number (PIN) to secure their accounts in the banks. In addition, they need to be careful when having conversation with other people, even though they are close friends. This is because they can direct the conversation intended to steal sensitive banking information such PIN and password of internet banking.

With regard to recommendation for providers of ecommerce platforms, they need to take the following two practical actions. For the first practical action, they need to provide ecommerce platform with secure payment system. To do so, they need to use two-factor authentication, a security method which requires two forms of identification to access data. Using this security method, providers of ecommerce platforms are able to monitor and secure their important information and networks. It is also important for providers of ecommerce platforms to require verification for every transaction. Furthermore, providers of ecommerce platforms need to use a personal verification system. In this case, the system needs to allow customers setting up account and let the system verify the account. To avoid cybercriminals, providers of ecommerce platforms are advised not to store payment data. In the case that the proviers need to store the data, they need to use encryption to protect the data.

For the second practical action, providers of ecommerce platforms need to make their customers familiar with the payment system. To do so, the providers need to clearly inform their customers the payment steps. The use of encryption is

highly recommended in this case (Vasic, et al., 2019). In such case, consumers are more comfortable in making purchasing transactions. They are not worry of processing purchasing transactions regardless of purchasing frequency and amount of money they spend. In addition, the wide use of ewallet needs to be incorporated in the payment system. The payment system is advised to incorporate ewallet that their customers mostly use. To increase familiarity with the payment system, there could be reward program. Providers of ecommerce platform may reward their customers with free delivery or other reward mechanism, such as points, which can be used to buy products at ecommerce platform.

With regard to recommendation for government and nongovernmental organizations, there should regulations which govern the development of digital economy. In particular, there should be an architecture of digital economy which balances the interests of providers of ecommerce platforms, the users of the platforms (consumers, sellers, courier service providers), and the wider society members (through taxes and eco-friendly products). Government and nongovernmental organizations need to work together address the above issues. This can be done by empowering nongovernmental organizations supporting consumers and the natural environment, then proposing important issues to address in the regulations that the government make.

For the second finding, output quality significantly influences customer utility. The result of this study is in line with Vildayanti (2019) and Vasić et al (2019) as well as the latest research conducted by Aprita et al (2022). The explanation behind this finding is that the output of certain economy system does not guarantee consumers to use the output. Rather, the consumers evaluate the quality of the

output, prior to making their decisions. In other words, there is a competition among products in certain economy system and quality is the determinant of the winner in that competition. Therefore, output with high quality drive the customer utility. Customers perceive that only output of certain economy that has minimum quality level that the they demand will be able to fulfil their needs.

Fulfillment of the consumers' needs is crucial in forming of customer utility. This is because such fulfillment include the need of having a greater understanding on consumers' expectations. Consumers who expects the products should bring functional benefits, without necessarily bring emotional benefits, tend to easily perceive the products have high quality. In addition, consumers who perceive the products should bring both functional and emotional benefits tend to be difficult in perceiving products have high quality. Thus, it is necessary for consumers to set up their expectations prior to making purchasing decisions as it would them easily evaluate product quality.

Following the above issues on output quality, the second finding of this study proposes recommendations for consumers, providers of ecommerce platform, and government as well as nongovernment organizations. With regard to recommendation for consumers, they need to carefully evaluate output of economy. In terms of quality level, products from developed countries may not be higher than products from developing countries. Thus, using country as a simple rule for making judgment is not recommended. Rather, consumers need to evaluate products based on their factual observation. With regard to recommendation for providers of ecommerce platform, the provider needs to help consumers determine the quality level of the products they want to buy. The use of scale from one to ten, where one indicates lowest level of quality and

ten as the highest level of quality, could be a good idea to implement. With regard to recommendation for government and nongovernmental organization, they may set up minimal level of product quality to be sold in ecommerce platforms. Because Muslim are majority in Indonesia, halal issues need to be addressed in the information delivered to customers.

For the last finding, customer utility significantly influences consumer recommendations. The result of this study is in line with Oliveira et al (2020). The explanation behind this finding is that consumers in the collectivist countries such as Indonesia perceive that family members and friends are meaningful in their lives. Such perception makes a good experience with certain product needs to be shared with people around the consumer. Such sharing activity is intended to have their meaningful people in the consumer's live have the same experience. This phenomenon is crucial in the development of digital economy. Good experiences among society members are the basis for such development.

The last finding bring recommendations for consumers, providers of ecommerce platforms, and both government and nongovernmental organizations. With regard to recommendation for consumers, ecommerce can help consumers get products in efficient and effective way. They select the products, make payment, and let the courier service provider take the products to the consumers. Consumers can save their time and be more productive. Having good experiences with ecommerce needs to be shared. In the case that they do not have good experiences, they should inform other consumers and the provider of the ecommerce platform, which will together improve the digital economy ecosystem.

With regard to recommendation for providers of ecommerce platforms, they

need to put customers' experiences as the basis of developing the platform. Research might be conducted to better address their expectations and how to better fulfill such expectations. It is important for the providers to share good experiences that their customers have to their potential buyers. To increase such recommendations, the providers of ecommerce platforms need to implement reward systems. For example, the providers may facilitate the consumers who have not an online store to open in their ecommerce platforms and promote extensively the online store in the platforms. For the those who already have online stores, the providers may help the customers promote their online stores as well as randomly promote the products in such stores.

With regard to recommendation for government and nongovernmental organizations, there is a need to have regulations which strongly protect the consumers. Such protection will encourage consumers to recommend other consumers make transactions in the ecommerce platforms. Not only this recommendation benefits the digital economy, such recommendation also able to develop the features of digital economy. For example, banking accounts are automatically connected to a wide range of ecommerce platforms to ease consumers make purchasing decisions. Regulations which strongly protect the consumers can make this features happen.

CONCLUSION

The increasing level of ecommerce usage shows that the prospects for the digital economy in Indonesia are increasingly moving in a positive direction (Wisnu, et al 2022). The growing digital economy will make the economy in Indonesia reach a satisfactory point and support Indonesia's economic growth. This study draws the conclusion that to improve the prospects of the digital economy in

Indonesia in the context of ecommerce, companies must be able to increase customer utility first. To increase customer utility, companies must be able to improve the digital security of the economy and the quality of its output (Vasic, et al., 2019). A good corporate economy digital security system will make customers feel safe and comfortable shopping on ecommerce so that customer utility is created. The good output quality provided by ecommerce to its customers will of course not make customers feel disappointed, but on the contrary, they will feel satisfied. The utility perceived by consumers will be one of the supporting factors for consumers to recommend an output to others (Paspuel, et al., 2021). The more satisfied customers, the more people will be recommended, and the growth rate of the digital economy will increase. Businesses operating in the digital economy media need to prioritize users' security and privacy, information transparency, good customer service, and building a strong reputation to create the necessary sense of security for customers in adopting and using the platform. Subsequent research is suggested to add other variables that will affect a person's intention to recommend something to others to optimize the development of Indonesia's digital economy.

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