


DIGITAL ECONOMIC TRANSFORMATION IN SOUTHEAST SULAWESI PROVINCE

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<p>Info Article</p> <p>Received : 12 April 2026</p> <p>Revised : 04 Mei 2026</p> <p>Accepted : 08 Juni 2026</p> <p>Publication : 30 Juni 2026</p> <hr/> <p>Keywords: Anonymous Digital Economy, QRIS, E- Commerce, Digital Payment</p> <p>Kata Kunci: Ekonomi Digital, QRIS, E- Commerce, Pembayaran Digital</p> <hr/> <p><i>Licensed Under a Creative Commons Attribution 4.0 International License</i></p> 	<p>Abstract: <i>This study aims to analyze the development of the digital economy in Southeast Sulawesi Province. The research uses a qualitative descriptive approach with secondary data obtained from the Central Statistics Agency, Bank Indonesia, scientific journals, and related publications. The study focuses on non-cash payment systems, QRIS usage, e-commerce businesses, and digital infrastructure. The results show that the digital economy has experienced positive growth, indicated by increasing non-cash transaction values, growth in QRIS merchants and users, and a rising number of e-commerce businesses. However, challenges remain, including internet access disparities, limited digital infrastructure, and low digital literacy in some areas. Collaboration among the government, private sector, and society is essential to support inclusive and sustainable digital economy development in Southeast Sulawesi Province.</i></p> <p>Abstrak: Penelitian ini bertujuan menganalisis perkembangan ekonomi digital di Provinsi Sulawesi Tenggara. Penelitian menggunakan pendekatan deskriptif kualitatif dengan data sekunder dari BPS, Bank Indonesia, jurnal ilmiah, dan publikasi terkait. Fokus penelitian pada sistem pembayaran non-tunai, penggunaan QRIS, usaha e-commerce, dan infrastruktur digital. Hasil menunjukkan bahwa ekonomi digital mengalami peningkatan positif, ditandai dengan meningkatnya transaksi non-tunai, pertumbuhan merchant dan pengguna QRIS, serta meningkatnya usaha e-commerce. Namun, tantangan masih ada seperti kesenjangan akses internet, keterbatasan infrastruktur digital, dan rendahnya literasi digital. Diperlukan kerja sama pemerintah, sektor swasta, dan masyarakat untuk mendukung pengembangan ekonomi digital yang inklusif dan berkelanjutan di Provinsi Sulawesi Tenggara.</p>
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INTRODUCTION

The rapid advancement of information and communication technology has significantly transformed economic activities in many countries, including Indonesia. The emergence of the digital economy has changed how people conduct production, distribution, marketing, and financial transactions. Digital technology has become an important component in supporting economic activities because it offers convenience, efficiency, and broader market access. The development of internet technology, smartphones, electronic commerce, financial technology, and digital payment systems has accelerated economic transformation from conventional systems into technology-based systems (Maria & Widayati, 2020).

The digital economy is defined as an economic activity that utilizes digital technology as the primary instrument in economic processes. According to Nabila & Suprpti, (2022), the digital economy is characterized by increasing internet usage, e-commerce activities, financial technology, and electronic payment systems in society. The existence of the digital economy creates opportunities for improving productivity, increasing business efficiency, and encouraging innovation in economic activities. In addition, digitalization enables business actors to reach broader markets without geographical limitations, making economic activities more flexible and efficient.

Indonesia has considerable potential for digital economy development because of its large population, increasing internet penetration, and rapid growth of digital technology adoption. The growth of e-commerce, digital payment systems, online transportation services, and application-based businesses demonstrates that digital technology has become an essential part of community economic activities. According to Purba et al., (2022), digitalization has created new economic opportunities and encouraged business transformation in various sectors, particularly among Micro, Small, and Medium Enterprises (MSMEs). Furthermore, the increasing use of digital platforms allows communities to access goods and services more easily and efficiently.

The digital economy also contributes to supporting national economic growth and financial inclusion. Murtadlo & Sulhan, (2023) explained that digitalization supports economic recovery through the expansion of digital financial access and the development of a more inclusive economic ecosystem. The utilization of digital technology enables communities and business actors to conduct economic transactions more effectively through electronic payment systems, e-commerce platforms, and digital financial

services. In addition, digital transformation helps MSMEs improve competitiveness and adapt to changing market demands in the modern economic era.

The development of digital technology has also transformed public behavior and consumption patterns. Communities are increasingly shifting from conventional transactions to digital-based transactions such as mobile banking, digital wallets, QRIS, and online shopping platforms. Online transactions are considered more practical, efficient, and accessible compared to traditional transaction methods. According Amory et al., (2025), the development of the digital economy has significantly influenced consumer behavior and transformed modern consumption patterns through the increasing use of digital platforms in everyday life.

Southeast Sulawesi Province, as one of Indonesia's developing regions, has also experienced changes in economic activities due to digital technology development. The increasing use of smartphones, internet access, and social media has encouraged communities and MSMEs to utilize digital platforms for marketing activities and economic transactions. The development of digital payment systems, such as QRIS and non-cash transactions, indicates that communities have gradually adapted to digital technology in economic activities. In addition, the increasing use of e-commerce platforms by business actors demonstrates that digital transformation has started to influence trade activities in the region.

The development of the digital economy in Southeast Sulawesi provides opportunities to improve regional economic competitiveness, particularly in the trade, tourism, service, and creative economy sectors. Digitalization allows local business actors to market products more broadly and reach consumers beyond regional boundaries. The existence of digital platforms also supports the efficiency of business operations and payment systems, which can encourage regional economic growth. Furthermore, the development of digital financial services contributes to improving financial inclusion and facilitating access to economic services for the community.

However, despite its rapid development, the digital economy in Southeast Sulawesi still faces several challenges. Internet access and digital infrastructure remain uneven across regions, especially between urban and rural areas. Some areas still experience limited internet connectivity, which affects community access to digital economic activities. In addition, low digital literacy among certain groups of society remains an obstacle to the optimal utilization of digital technology. According to Maimuna et al.,

(2024), disparities in digital infrastructure and low technological capability are among the major barriers to inclusive digital transformation in Indonesia.

The development of the digital economy also raises challenges related to data security, digital literacy, and readiness of human resources in adapting to technological changes. (Abdillah, 2024) stated that although the digital economy has positive impacts on economic growth, digital transformation also creates challenges such as digital inequality, cybersecurity risks, and limited technological understanding within society. Therefore, collaboration between the government, private sector, and communities is necessary to support sustainable and inclusive digital economy development.

Several previous studies have discussed digital economy development in Indonesia. Nasution et al., (2025) explained that digital transformation has an important role in supporting inclusive economic growth through improvements in digital access, human development, and economic participation. The study also emphasized that digital transformation can increase productivity and expand economic opportunities, although unequal digital access remains a challenge in several regions of Indonesia. Another study conducted by (Liao & Yuliatiningtyas, 2025) explained that digital infrastructure has a strategic role in promoting inclusive and sustainable economic growth in Indonesia. The study found that digital technology can improve productivity, expand market access for MSMEs, reduce transaction costs, and create employment opportunities. However, challenges such as the urban-rural digital divide, affordability issues, and limited digital skills remain significant barriers to digital transformation in Indonesia.

Although several previous studies have discussed digital transformation and digital economy development in Indonesia, studies specifically examining the development of the digital economy in Southeast Sulawesi Province are still limited. Therefore, further research is needed to provide a clearer understanding of digital economy conditions, opportunities, and challenges in the region.

Based on these conditions, this study is important to analyze the development of the digital economy in Southeast Sulawesi Province. This research aims to examine the development of digital economic activities through non-cash payment systems, QRIS utilization, e-commerce development, and digital infrastructure support. In addition, this study also aims to identify the opportunities and challenges faced in the development of the digital economy in Southeast Sulawesi Province.

METHOD

This research employs a qualitative descriptive approach to describe the development of the digital economy in Southeast Sulawesi Province. The descriptive approach was chosen because this research aims to systematically explain the phenomenon of the digital economy based on conditions occurring in society without conducting hypothesis testing. A qualitative descriptive method is considered appropriate for understanding the dynamics of digital transformation through literature review and descriptive analysis of empirical conditions (Utami et al., 2025). The research focuses on the development of digital technology use in community economic activities, digital MSME development, electronic transactions, and the opportunities and challenges of the digital economy in Southeast Sulawesi Province.

The data used in this research consists of secondary data obtained from various sources, including the Central Statistics Agency (BPS), Bank Indonesia, scientific journals, research articles, and publications related to the digital economy. Data collection was conducted through a literature review by examining various references related to digital economy development. Literature review is widely used in digital economy studies because it enables researchers to analyze empirical findings and theoretical perspectives comprehensively (Hardi et al., 2026). In addition, this research uses supporting data on economic growth in Southeast Sulawesi, digital transactions, QRIS utilization, non-cash payment systems, MSME digitalization in Southeast Sulawesi Province.

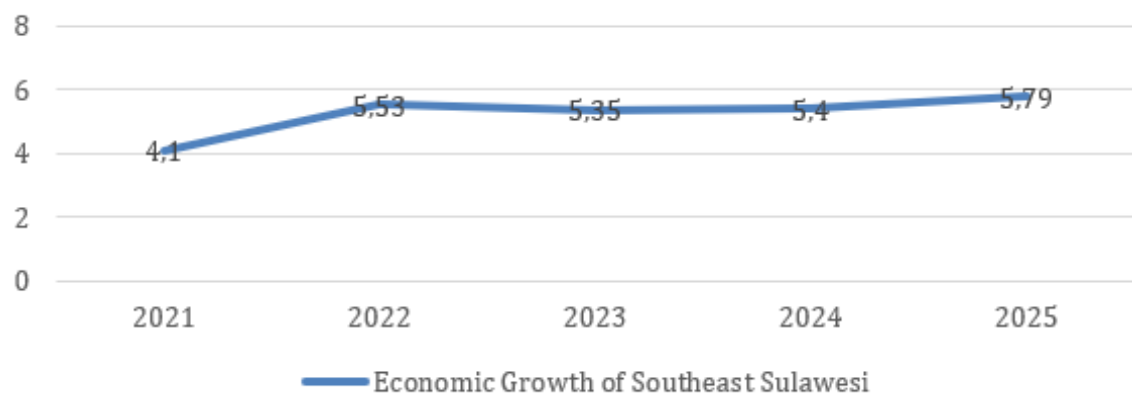
The data analysis method used is descriptive analysis, which involves identifying, categorizing, and explaining various information related to the development of the digital economy in Southeast Sulawesi Province. Descriptive qualitative analysis is commonly applied in studies of digital transformation and MSME digitalization to provide a systematic understanding of digital economy phenomena based on existing empirical evidence (Mendrofa & Zebua, 2026). The analysis was carried out by describing the state of digital economy development, the forms of digital technology utilization in community economic activities, and the opportunities and challenges faced in regional digital economy development. The results are presented in the form of a narrative description to provide a comprehensive overview of digital economy development in Southeast Sulawesi Province.

RESULT AND DISCUSSION

Result

Overview of Economic Growth in Southeast Sulawesi

Economic growth in Southeast Sulawesi showed a trend of gradual increase and stability during the 2021–2025 period. In 2021, economic growth was 4.1 percent, reflecting the economic recovery phase following the COVID-19 pandemic. Subsequently, in 2022, growth increased to 5.53 percent in line with improved community economic activities.



Source: Central Statistics Agency (BPS) of Southeast Sulawesi (2026)

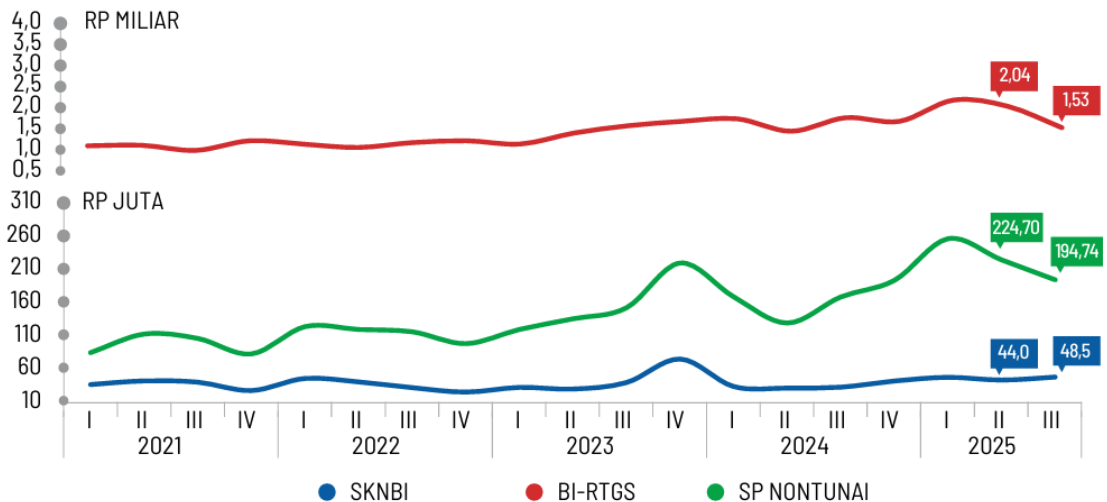
Figure 1 Economic Growth Chart of Southeast Sulawesi

In 2023 and 2024, economic growth experienced a slight slowdown to 5.35 percent and 5.4 percent, respectively. Nevertheless, growth remained above 5 percent, indicating that regional economic conditions remained quite strong and stable. This stability was influenced by the region's leading sectors, including trade, mining, and services.

In 2025, economic growth rose again to 5.79 percent, the highest figure during the observation period. This increase demonstrates that the economy of Southeast Sulawesi continues to develop, supported by increasing investment, trade activities, and the growth of the digital economy and electronic transactions in the community.

Development of Non-Cash Payment System Transactions in Southeast Sulawesi

The development of the digital economy in Southeast Sulawesi can be observed through the increasing use of non-cash payment systems. Payment digitalization is one of the important indicators of digital economy development, as it demonstrates a shift in community transaction patterns from cash-based to technology-based transactions. The increasing use of digital payment systems reflects the wider utilization of technology in community and business economic activities.



Source: Bank Indonesia (2026)

Figure 2 Average Transaction Value of Non-Cash Payment Systems in Southeast Sulawesi

Based on Figure 2, the average transaction value of non-cash payment systems in Southeast Sulawesi during the 2021–2025 period showed an increasing trend. Transactions through BI-RTGS had the highest transaction value compared to other systems. In 2025, the BI-RTGS transaction value reached approximately Rp2.04 billion before declining to Rp1.53 billion in the third quarter of 2025. SP Non-Cash transactions also increased to Rp224.70 million, and SKNBI transactions increased relatively stable to Rp48.5 million in 2025.

Overall, the increase in non-cash transaction values indicates that the use of digital payment systems in Southeast Sulawesi is growing. This condition indicates that the community is beginning to adapt to digital technology in conducting economic activities. These developments also demonstrate that the digitalization of payment systems contributes to supporting digital economy development in Southeast Sulawesi through faster, more efficient, and more accessible transactions.

E-Commerce Business Development in Southeast Sulawesi

The development of the digital economy in Southeast Sulawesi can also be seen from the increasing percentage of businesses using e-commerce. The use of e-commerce demonstrates a shift in business patterns from conventional to digital systems. The use of digital platforms in trade activities provides convenience for business actors in marketing products, expanding market reach, and improving transaction efficiency.

Table 1 Percentage of E-Commerce and Non-E-Commerce Businesses in Southeast Sulawesi

Year	E-Commerce (%)	Non-E-Commerce (%)
2018	9.90	90.10
2019	88.18	11.82
2020	16.16	83.84
2023	26.07	73.93
2024	27.63	72.37

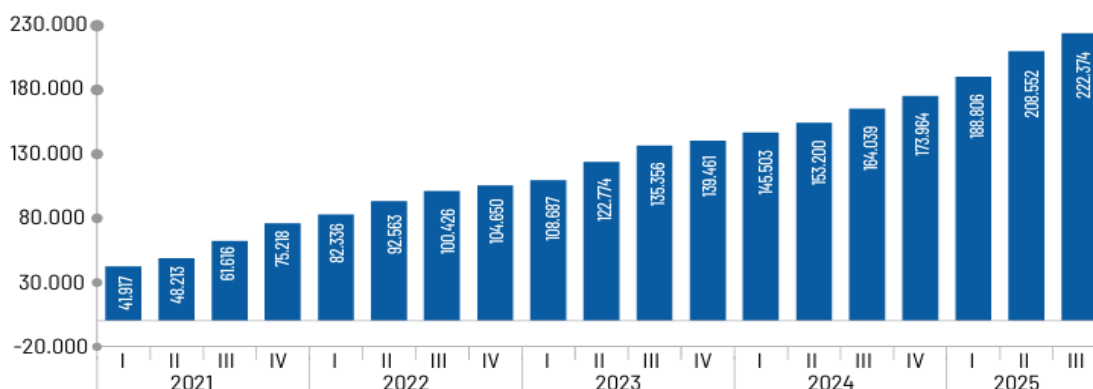
Source: Central Statistics Agency (BPS) of Southeast Sulawesi (2026)

Based on Table 1, the percentage of e-commerce businesses in Southeast Sulawesi showed an increasing trend. In 2018, businesses using e-commerce accounted for only 9.90 percent, while non-e-commerce businesses reached 90.10 percent. In subsequent years, e-commerce usage increased, particularly in 2023 and 2024, reaching 26.07 percent and 27.63 percent, respectively. This indicates that an increasing number of business actors are beginning to utilize digital technology in their business activities.

Overall, the development of e-commerce businesses reflects the growing digital economy in Southeast Sulawesi. The increasing use of e-commerce demonstrates digital transformation in the business and trade sector. This condition also indicates that digital technology plays an important role in supporting regional economic growth through more modern and efficient trade activities.

Growth of QRIS Merchants in Southeast Sulawesi

The development of the digital economy in Southeast Sulawesi can also be observed from the increasing number of QRIS merchants. QRIS (Quick Response Code Indonesian Standard) is a QR code-based digital payment system that facilitates non-cash transactions for communities and business actors. The increase in the number of QRIS merchants demonstrates the wider adoption of digital technology in trade and service activities in Southeast Sulawesi.



Source: Bank Indonesia (2026)

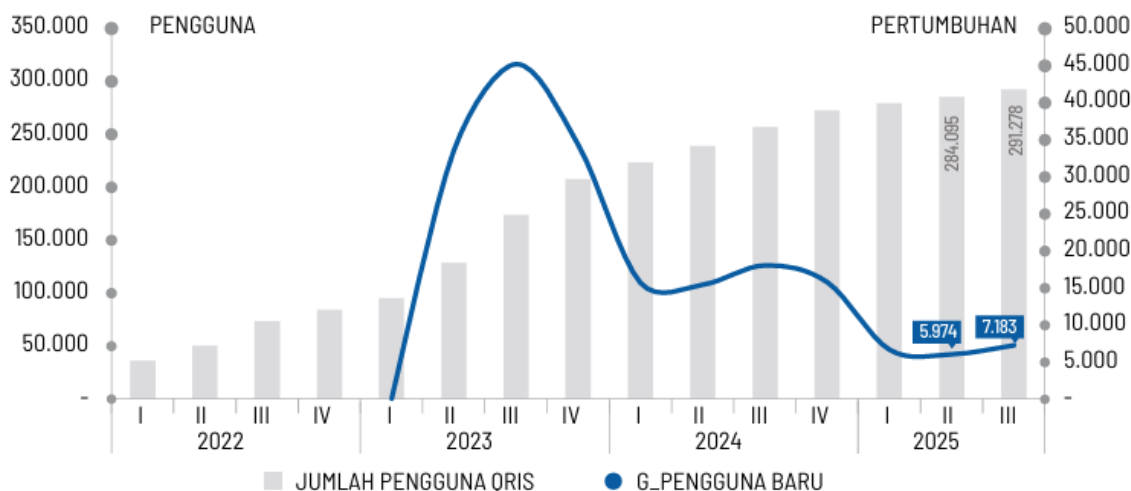
Figure 3 Growth in the Number of QRIS Merchants in Southeast Sulawesi

Based on Figure 3, the number of QRIS merchants in Southeast Sulawesi experienced significant growth during the 2021–2025 period. In 2021, the number of QRIS merchants was recorded at approximately 41,917 and continued to increase until it reached 222,374 in the third quarter of 2025. This growth indicates that the use of QRIS is increasingly accepted by business actors, including small and medium enterprises and other trade sectors.

Overall, the increase in the number of QRIS merchants reflects the increasingly rapid development of the digital economy in Southeast Sulawesi. The growing number of business actors using digital payment systems demonstrates a transformation toward a more modern, efficient, and digital technology-based economic ecosystem.

Growth of New QRIS Users in Southeast Sulawesi

The development of the digital economy in Southeast Sulawesi can also be observed from the increasing number of QRIS users. QRIS is one of the digital payment system innovations that facilitates non-cash transactions quickly and efficiently for communities. The increase in the number of QRIS users indicates that the community is increasingly accepting and utilizing digital technology in daily economic activities.



Source: Bank Indonesia (2026)

Figure 4 Growth of New QRIS Users in Southeast Sulawesi

Based on Figure 4, the number of QRIS users in Southeast Sulawesi experienced a significant increase during the 2022–2025 period. The number of users continued to grow until it reached 291,278 users in the third quarter of 2025. Meanwhile, the growth of new QRIS users fluctuated, with the highest increase occurring in 2023 before slowing down in subsequent years. Nevertheless, the number of QRIS users maintained an upward trend overall.

Overall, the increase in the number of QRIS users indicates that digital transformation in the payment sector is developing in Southeast Sulawesi. The growing number of QRIS users reflects increasing digital financial literacy and inclusion. This condition demonstrates that digital economy development plays an important role in supporting more modern, practical, and efficient economic activities.

Discussion

Development of Non-Cash Payment System Transactions in Southeast Sulawesi

The development of the digital economy in Southeast Sulawesi Province can be seen from the increasing use of non-cash payment systems. Payment digitalization is one of the important indicators of digital economy development, as it demonstrates a shift in community transaction patterns from cash-based to digital-based systems. The increasing use of digital payment technology also reflects the growing adaptation of the community to developments in information and communication technology.

Based on the research results, the values of BI-RTGS, SKNBI, and SP Non-Cash transactions in Southeast Sulawesi showed an increasing trend during the research period. BI-RTGS had the highest transaction value compared to other payment systems. The increase in non-cash transactions indicates that the community is beginning to utilize digital payment services to support faster and more efficient economic activities.

These research results are consistent with the findings of Aulia et al., (2025), who state that the digital economy, including the use of electronic money and digital payment systems, makes a positive contribution to economic growth by improving transaction efficiency and accelerating community economic activities. Furthermore, Abdurrahman, (2025) explains that the development of the digital economy is supported by the integration of digital technology and electronic payment systems that can improve community economic productivity and efficiency.

The increase in non-cash transactions demonstrates that digital transformation in the payment sector is developing in Southeast Sulawesi. This condition indicates that payment digitalization contributes to the efficiency of economic transactions and supports regional digital economy development. This finding is also supported by Hu & Hou (2024), who found that mobile payment and digital inclusive finance significantly improve household consumption behavior and broaden community access to financial services, demonstrating that the expansion of non-cash payment instruments contributes to more inclusive and efficient economic activities.

Growth of QRIS Merchants and Users in Southeast Sulawesi

The development of the digital economy in Southeast Sulawesi is also evident from the increasing number of QRIS merchants and users. QRIS is a digital payment system innovation that makes it easier for communities and business actors to conduct non-cash transactions practically and efficiently. The increasing use of QRIS indicates that communities are beginning to shift from cash transactions to digital-based transactions.

The research results indicate that the number of QRIS merchants has continued to increase from year to year. Additionally, the number of QRIS users has experienced a significant increase through 2025. This indicates that QRIS is increasingly accepted by communities and business actors as a digital payment instrument in daily economic activities.

These findings are consistent with Rogers' Diffusion of Innovation theory, which explains that an innovation will be accepted if it provides relative advantages and ease of use. Herlina et al., (2025) explain that education and promotion influence the acceleration of QRIS adoption in Indonesia. Furthermore, Muchtar et al., (2024) state that social influence and service facilities are important factors in increasing community interest in using QRIS.

The increase in the number of QRIS merchants and users indicates that digital financial inclusion in Southeast Sulawesi is developing. Payment digitalization not only makes community transactions easier but also helps business actors in improving efficiency and expanding digital economic activities. This is consistent with the findings of Li et al. (2022), who demonstrated that mobile payment adoption significantly reduces household poverty vulnerability and promotes financial inclusion by enabling previously unbanked populations to participate in digital economic activities, thereby accelerating broader community engagement in the digital economy.

E-Commerce Business Development in Southeast Sulawesi

The development of the digital economy in Southeast Sulawesi is also reflected in the increasing use of e-commerce by business actors. The use of e-commerce demonstrates a transformation in trade activities from conventional systems to digital-based commerce. The use of digital platforms provides opportunities for business actors to expand markets and increase sales.

The research results indicate that the percentage of e-commerce businesses in Southeast Sulawesi has been increasing from year to year. Although non-e-commerce

businesses still dominate, the development of digital-based businesses indicates that business actors are beginning to adapt to digital technology in trade activities.

These research results are consistent with the findings of Anggraeni et al., (2026), who state that e-commerce can improve economic growth and support MSME development through market access expansion and digital business transformation. Furthermore, Khan et al., (2025) explain that digitalization is an important factor in supporting e-commerce adoption in small and medium-sized enterprises, as it can improve business competitiveness in the digital era.

With e-commerce, business actors can reach a wider range of consumers without geographical limitations. This condition indicates that e-commerce development contributes to digital economy development and supports the growth of trade activities in Southeast Sulawesi. This is further reinforced by Ozturk et al. (2024), who revealed that digitalization significantly contributes to SME development and sustainable economic growth, showing that e-commerce and digital platform adoption enable business actors to expand market access, improve operational efficiency, and strengthen competitiveness in the digital era.

Development of Digital Infrastructure and Internet Usage in Supporting the Digital Economy

The development of the digital economy is inseparable from the increasing use of the internet and digital infrastructure. The internet is the primary means of supporting digital economic activities such as online transactions, QRIS usage, and e-commerce trade. Increasing internet access provides opportunities for communities to engage in digital-based economic activities.

The development of internet usage and digital technology in Indonesia has driven digital economic transformation in various regions, including Southeast Sulawesi. This condition is evident from the increasing use of non-cash transactions, QRIS, and e-commerce, indicating that communities are increasingly utilizing digital technology in daily economic activities.

These research results are consistent with the views of Liao & Yuliatiningtyas, (2025), who state that digital infrastructure plays an important role in improving productivity, expanding MSME market access, and driving inclusive economic growth. Furthermore, Nasution et al., (2025) explain that digital transformation can improve economic efficiency, expand community access to technology, and support more inclusive economic growth through digital technology utilization.

With the increasing use of the internet and digital infrastructure, the community of Southeast Sulawesi has greater opportunities to utilize digital technology in economic activities. This condition demonstrates that the development of digital infrastructure is one of the important factors in supporting regional digital economy development. This view is reinforced by He et al. (2024), who found that digital infrastructure construction through broadband strategy significantly accelerates financial development and digital economy growth at the regional level, indicating that investment in digital infrastructure is a critical prerequisite for sustainable and inclusive digital economic transformation.

CONCLUSION

Based on the research results, the development of the digital economy in Southeast Sulawesi Province shows a positive trend and has been continuously increasing. This is evident from the increase in non-cash payment system transactions, the growth in the number of QRIS merchants and users, and the increasing use of e-commerce by business actors. These developments demonstrate that communities and business actors are adapting to digital transformation in daily economic activities.

The development of the digital economy in Southeast Sulawesi is supported by the increasing utilization of digital technology in payment systems and trade activities. The use of QRIS and e-commerce provides convenience, efficiency, and market access expansion for communities and business actors. Furthermore, the development of digital infrastructure and internet usage has also contributed to accelerating digital economic transformation in the region.

Overall, the development of the digital economy in Southeast Sulawesi Province demonstrates a shift in economic activities toward a more modern and efficient digital technology-based system. However, digital economy development still faces several challenges, including internet access disparities, low digital literacy, and limited infrastructure in some areas. Therefore, support from the government, private sector, and society is needed to drive more equitable and sustainable digital economy development.

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