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Research Article

Digital Economic Transactions in Online Purchase: A Study on Social Media Accounts

Ifa Khoiria Ningrum¹ Yudha Prosto Skenoma² Kukuh Lukiyanto^{3*} Widi Dewi Ruspitasari⁴ and Yoseph Benny Kusuma³

¹Master of Law in Sharia Economics Program, Sharia Economic Law and Adab Faculty, Universitas Nahdlatul Ulama Sunan Giri, Bojonegoro, Indonesia

²Researcher APMAI Surabaya, Surabaya, Indonesia

³Entrepreneurship Department, BINUS Business School Undergraduate Program, Bina Nusantara University, Jakarta, Indonesia

⁴Institut Teknologi dan Bisnis Asia Malang, Malang, Indonesia

ORCID

Kukuh Lukiyanto: https://orcid.org/0000-0002-8204-5506

Abstract.

Indonesia has great potential for development in the digital economy, but the behavior of social media users has not yet had an impact on it. The purpose of this study was to explore the behavior of social media users in conducting digital economic transactions. The method used was descriptive qualitative, with eight subjects selected by purposive sampling by prioritizing the credibility of the informant. The results showed that the development of the digital economy was supported by existing technological developments. However, the behavior of social media users is still diverse, some have a positive influence, and some have a negative influence, so there is a need for government intervention in providing a platform, direction, and also supervision in conducting digital translation. Wider public awareness is also needed to improve the digital economy in a more positive direction.

Keywords: digital economy, social media, user behavior, transactions

1. Introduction

In the era of the COVID-19 pandemic, the various developments that have occurred are quite amazing, especially in the field of digital technology. Information technology, especially digital technology, is developing continuously in line with modern information technology, which is primarily tied to one component of computer technology that is currently growing, which to be mobile phone electronic technology methods. To be able to carry out various interactions with each other [1]. Besides, the development of information technology is supported by the exile data, so that all community data is integrated. For example, the provider company is currently activating using a NIK and KK, not only that, activation is limited to a maximum of 3 sims or only providers for each NIK and KK. Then the provider user data becomes integrated with the state civil

Corresponding Author: Kukuh Lukiyanto; email: kukuh.lukiyanto@binus.ac.id

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registry so that the government obtains data directly about the provider user and also the provider company.

2 The development of technology goes hand in hand with the growth of the digital economy, in which the digital economy system has the characteristics of being an intelligence room, including information, various access to information instruments, and information processing and communication capacity. The components of the digital economy that were identified for the first time were the technology industry, e-commerce activities between companies and individuals, digital distribution of goods and services, support for the sale of goods, especially systems and services using the internet [2]. In 2022, not only the development of the telecommunications industry, e-commerce is growing rapidly, but the behavior of social media users is also experiencing quite drastic changes, starting from creating marketing content, how to transact, and also distributing goods and services.

2 Pletikosa and Michahelles describes the existence of a digital economy, this concept is often used to explain the global impact of information and communication technology, not only on the internet but also on the economy [3]. This concept becomes a view of the interaction between the development of innovation and technological progress and their impact on macroeconomics and microeconomics. At a macro level, the impact of the digital economy is that everyone, both government and IT, can access and obtain data very easily, but with this, there is also an opportunity for parties to use the data irresponsibly. On a micro level, what is felt to be experiencing changes, there must be a change in people's behavior in welcoming the digital era, where in the past it took a long time to send money to relatives outside the city or country, but with the development of the digital economy to send money only by using a smartphone or smartphone gadgets. Not only that, everything related to payments from cinema tickets, travel tickets, installment payments, and electricity payments is made easier and there is no need to move from your seat. Not only has a positive impact, but also with the digital economy, there is less interaction with the surrounding community, and there are no criminals such as hijacking social media accounts, account numbers, online fraud, burdensome online loans, and many others. So it is necessary to pay special attention to developing the digital economy. Thus, it is undeniable that digital developments can have an impact on the attitudes and behavior of social media users in conducting economic transactions.

2. Research Methods

3 This study used qualitative research methods. Qualitative research is a type of research that produces findings that cannot be reached using statistical procedures or other means of quantification. Strauss and Corbin mention that qualitative research can be used to examine people's lives, history, behavior, organizational functionalization, social movements, or kinship relationships [4]. Moleong, suggests that qualitative methodology is a research procedure that produces descriptive data in the form of written and spoken words from people and observed behavior [5].

6
19 This study uses a single case study on the millennial generation in Malang City with purposive sampling. A case study is a model carried out on a system exploration that is limited to one or a few cases in detail and accompanied by in-depth data involving various sources of information that are rich in context [6].

11 This study uses 8 informants as sources of information or people who provide information about what is known. This number was chosen because the information provided is close to the similarities between the informants or has reached a saturation point. The determination of informants is done by purposive sampling method or determined at the beginning of the study. Expert opinion is used as data triangulation to ensure the data is valid.

20 Data collection in this study was conducted by interview method. An in-depth interview is one of the data collection research that examines a phenomenon or event to be studied. Interviews were conducted face-to-face with informants because, in certain topics, data was needed to support observations of the informants' facial expressions or speaking style, as well as the conditions around the interview. The interviewer or researcher can also determine the level of information saturation and determine whether the interview is sufficient or still requires other information from the same informant or other informants [7].

3. Results and Discussion

3.1. Effect of digital economy on accounts social media

15 Digital Economy or digital economy which is a branch of Communic Indonesia Broadcast Indonesia which discusses the impact or influence and potential of the development of the digital economy, and how much influence it has on national economic development, especially as economic transactions. The development of technology based on

13 elements of the digital economy cannot be separated from the influence of extensive technological developments. With the existence of technology through mass media sales media that are used as economic transactions, it can make it easier for people to access a service by designing an easy business arrangement with the right decision-making steps and targets in conducting economic transactions [8]. Indonesia has great potential in the development of the digital economy so it has a significant impact on the Indonesian economy. If we look at the main impacts on the development side of the digital economy, there are two sides of the impact, namely as follows [9]:

1 The positive impacts of the digital economy on the behavior of social media users are:

1. The sophistication and reliability of technology have an impact on time efficiency and cost-effectiveness for each informant.
2. With the existence of technology-based social media, it is easy to get information and transact directly remotely, as well as easily about products being traded so that it can make it easier for consumers to carry out economic transactions that will benefit producers or major economic actors. The actor with the system. current transaction.
3. The existence of technology can make it easier for someone to carry out various services and can improve the economy with the presence of banks that fully support modern technology as a means of cash economic transactions.

The negative impacts and impacts are:

1. The existence of a communication network in economic transactions that are misused can easily lead to irresponsible fraud that can harm many parties, both in the form of production and in the form of finance which makes consumers lose big.
2. Misuse of communication media can have an impact on norms, such as the existence of defamation and blocking systems and hackers in the economic transaction system.

16 One of the positive influences that have a major impact on the development of communication media as advice in carrying out economic transactions is that it can provide such great progress in the field of knowledge, provide convenience in economic transactions, in an easy-to-understand way that can make it easier for someone to get a product that is sold in the market. want that is used as a person's new way of doing

activities. And this can also provide benefits brought about through various online sales innovations that can make it easier to transact [2].

Technological developments can also have a significant influence on economic and business transactions, technological developments through social media can create business opportunities to make promising businesses in today's new business systems. Which of course gives a new breath in improving the economy of sellers and the economy of a country. With this online media, it can make it easier for anyone to carry out various economic activities through social networking sites [10]. For example, several sales sites are easy and can be taken as sales stalls such as Shopee, Tokopedia, and others that make it easy for sellers to sell goods or products to the public, without having to spend a large amount of capital in starting a business that will turn around. economic transactions can be easily achieved. That way the effort done on social media can have a good influence on improving one's economy by carrying out business promotions that are very effective and practical in getting big profits so that customers can easily get goods according to their needs by looking for shopping through the site. existing sales [11].

In addition to online businesses that can also affect the development of companies that advertise, at this time many companies are doing sales promotions on social media for their products so that companies are helped in sales promotions and expand public know [3,12,13]. In addition to online advertising, many companies try to benefit from permanent promotions from print media promotions but still favor easy sales through online media, so that it is easier for consumers to carry out economic transactions recorded in banks where transactions will be carried out.

The following are the positive impacts of the development of the digital economy also on the behavior of social media users [14]:

1. Economic growth is increasing and advancing along with the increasing center of industrialization in an area that can easily develop information and communication media of a country in the level of economic growth.
2. The economic productivity of a country is increasing in demand and faster in managing production for market needs managed by telecommunication media and with the existence of social media in technological developments, it can have an influence that can open up new business opportunities and jobs.
3. Making it easier for workers to stay active in increasing mastery of skills, adding insight in knowledge in communication to improve the economy in addition to having a positive reciprocal influence, the development of the digital economy also

has the opposite effect on the behavior of social media users, namely: Competition in the business world is getting tougher and the occurrence of criminal acts due to economic inequality.

3.2. Characteristics of digital economic transactions through social media

Based on the results of observations and interviews with research informants, several characteristics of digital transactions that help economic growth are obtained, including [1]:

1. Make purchases of finished or semi-finished goods using social media such as Instagram, TikTok, Shopee, and also Tokopedia.
2. Payments are made using QRIS, OVO, Gopay, Funds, and other E-wallets. Making it easier for buyers and sellers to transact.
3. The expeditions used can also be tracked using Google Maps or maps on the Shopee application so that goods are not lost or minimized being exchanged with other people's goods.
4. Receipts no longer use printed paper, but use pdfs or send them directly to the customer or customer concerned.
5. Complaints can also be reported via WhatsApp or contacts in e-commerce so that customers can contact directly the manager of the application or online store.
6. If an error occurs with the seller when paying using digital money it will be easier to return so that the customer is not simply harmed.

3.3. Various applications and features of digital economic transactions

TABLE 1: Users and types of digital transactions.

No	Users(Year)	Applications	Trust (%)
1	20 - 30	Gopay/Ovo/Dana	90
2	30 – 40	Link Aja	80
3	40 - 50	M-Banking	99
4	50 -	M-Banking	99

Based on the table presented above, it can be informed that a person's trust in digital transactions with several applications reaches 90% - 99%. Through digital payments, it is felt that it is easier for users to make transactions during a pandemic, without the need to have direct contact with the community, they can already obtain the desired goods.

4. Conclusion

Technology is indeed felt to be very useful for all people, especially in increasing the need to conduct economic transactions to increase the economic needs of its users. Various kinds of transactions are carried out using technology as a large platform in improving the strategy of business users, something that economic actors tend to use in improving their business, namely by utilizing technology on social media which is very superior in conducting buying and selling transactions. As economic actors, we must be able to use technology as a tool that has positive impacts and activities for conducting transactions. These positive activities in conducting transactions are the ability to increase the productivity of the industrial world in production economic transactions, which makes it very efficient to be able to obtain up-to-date and accurate information as information in today's economic transactions, and as a means of economic cash transactions. However, with the existence of sophisticated technology and global product sales in the world, it is still necessary to be careful and understand carefully for sales that are not detrimental to consumers, to spread sales that are hoaxes/frauds that can be easily eradicated.

Acknowledge

Through this research, it is hoped that it can contribute to new literacy related to the digital economy and the behavior of social media users. Then the wider community is expected to provide input and contribute knowledge so that it can improve the digital economy. Besides reducing the negative impact, it can also be an opportunity for a positive impact.

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