

THE IMPACT OF E-COMMERCE ON THE ECONOMIC INCOME OF THE INDONESIAN PEOPLE ACCORDING TO AN ISLAMIC PERSPECTIVE

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Abstract

This article discusses the impact of e-commerce on the economic income of the Indonesian people. E-commerce has brought revolutionary changes in the business world in Indonesia by increasing the accessibility and ease of conducting online transactions. In this article, we explore how e-commerce has provided a wider range of business opportunities for small and medium-sized businesses, as well as opened the door for individuals to become online sellers. However, negative impacts such as fierce competition and security risks also need to be considered. With adequate understanding and effective marketing strategies, these negative impacts can be addressed. Through this article, we will understand how e-commerce has changed the way Indonesians shop, sell, and increase their income.

Keywords: Impact of E-commerce, income of the Indonesian people.

INTRODUCTION

E-commerce or electronic commerce has brought revolutionary changes in the business world in Indonesia. In recent years, the use of e-commerce platforms has seen a significant increase in the country. From small online stores to large corporations, all have harnessed the power of e-commerce to expand the market and increase revenue. In this article, we will explore the impact of e-commerce on the economic income of the Indonesian people. In this digital era, Indonesian people are increasingly connected to technology. Easy and extensive internet access has allowed consumers to make purchases online easily. With just a few clicks, they can browse various products and make transactions quickly and efficiently. In this regard, e-commerce has made a great contribution to the growth of economic income of the Indonesian people (Al-Isawi, 2024; Kamil et al., 2023; Nam, 2024; Omar et al., 2017; Wahab et al., 2013).

One of the positive impacts of e-commerce is the existence of wider business opportunities. Small and medium-sized businesses now have a platform

that they can use to market their products globally. In the past, it was difficult for small businesses to compete with large companies in marketing their products. However, with e-commerce, small businesses can reach customers across the country, even beyond Indonesia's geographical boundaries. This opens up new opportunities for entrepreneurs to spread their business wings and increase revenue (Chidukwani et al., 2024; Díaz et al., 2025; El Hakim et al., 2019; Ismail et al., 2013; Nageswarakurukkal et al., 2020; Okuno, 2023; Wahyuni et al., 2023).

In addition, e-commerce has also opened the door for Indonesian people to become online sellers. With relatively low capital, anyone can start their own online business. This creates new jobs and increases individual incomes. In some cases, people have successfully turned their hobby or skill set into a lucrative source of income through e-commerce. However, as with any significant change, e-commerce also has its challenges and negative impacts. Fierce competition between online sellers can reduce profit margins and hinder individual revenue growth. In addition, there are also security and privacy risks that need to be considered. However, with an effective marketing strategy and adequate knowledge, these negative impacts can be overcome. In this article, we will explore more deeply the impact of e-commerce on the economic income of the Indonesian people. From the benefits to the challenges faced, we'll take a look at how e-commerce has changed the way Indonesians shop, sell, and generate income (Abdullah, 2024; Al-Amin, Andespa & Bashir, 2022; Al-Amin et al., 2023; Al-Amin & Andespa, 2022; Amin et al., 2023; Khan et al., 2024; Sattari et al., 2025).

RESEARCH METHODS

This research includes the type of literature research (library research); That is, the data and study materials that are included in the use come from literary sources, both in the form of books, encyclopedias, journals, magazines, newspapers, papers and others. (Sutrisno Hadi, 1987). In this study, academics use a technique known as library research, which includes a series of activities related to collecting data from libraries, reading and analyzing the collected data, and synthesizing the study raw materials. Library research is research whose subject is searched through various library sources, such as books, academic journals, magazines, the Bible, and official documents. This research is different from research that requires interviews or focus groups to obtain information. In this study, the researcher searched for relevant sources by searching for literature that answered the questions asked. The academic community gathers information to solve the problems posed by reading various sources. Literature research is an

examination of temple records that can provide answers to questions about the problem being researched. The results of each city investigation can be obtained through the various data sources used.

The Impact of E-commerce on Indonesian People's Income in an Islamic Perspective

E-commerce has become an integral part of modern life, including in Indonesia. With the rapid growth of the e-commerce industry, many Indonesians have begun to switch from conventional transactions to online shopping. From an Islamic perspective, trade and business are highly recommended activities as long as they are carried out fairly and in accordance with sharia principles.

E-commerce plays an important role in increasing the income of the Indonesian people in the following ways:

1. **New Business Opportunities:** E-commerce provides an opportunity for people to start small or medium-sized businesses without having to have a physical store. This allows traders to expand their market reach nationally and even internationally, which in turn can increase their revenue.
2. **Wider market access:** Through e-commerce, merchants are no longer limited to local reach. They can sell their products throughout Indonesia and even abroad. This provides an opportunity for the community to increase their sales and revenue.
3. **Cost Efficiency:** With e-commerce, operational costs such as store rent, electricity, and employee salaries can be minimized. This allows merchants to offer products at more competitive prices, which can ultimately increase sales volume and revenue.

However, from an Islamic perspective, there are several things that need to be considered in doing business through e-commerce. Among them are compliance with sharia principles in transactions, consumer protection, and fairness in trade.

From the point of view of Islamic economics, e-commerce can be a means to increase the income of the Indonesian people in a way that is in accordance with sharia principles. However, it is important for business actors and consumers to understand and apply these principles in every transaction made.

Thus, e-commerce can be an effective tool in increasing the income of the Indonesian people from an Islamic perspective, as long as it is done with the principles of justice, honesty, and compliance with sharia values.

Islamic Law's View on E-commerce

In Islam, any transaction and however created it is, as long as it does not contain things that cause loss to one of the parties who transact and the goods being traded are not prohibited and prohibited by religious law (Islamic law) as well as goods or objects that are unclean and haram such as drugs and or by state law such as stolen goods, Corruption, money laundering (money laundry) is allowed. Even in a rule of Islamic law, it is stated that avoiding difficulties that cause damage and harm is prioritized rather than achieving and seeking a benefit and benefit, dor 'u al-mafasid muqaddam 'alajalb al-mashalih. This means that as long as the transaction is useful and does not have the potential to harm or damage, then the transaction is allowed.

In connection with this e-commerce transaction pattern, there is a transaction pattern in the classical Islamic treasure that is substantively no different from this e-commerce, namely ba 'i salam. In the as-salam transaction pattern, there are three main elements that should not be left out, namely the existence of the transaction sighat, the transaction actor (rabbas-salam, seller and al-muslim ilaih, customer) and the transaction object (ra's almdl). Sighat is meant as a form of transaction agreement (ijabqabul) between the two parties.

In e-commerce, the existence of sighat ijab-qabul is realized through media chat, video conference, e-mail or directly through the merchant's website. The four media can be used as facilities in conducting transactions starting from the information sharing process, product preview and shopping cart to select items by filling out the order form that has been prepared by the merchant who has the product table to then submit as a form of approval.

In terms of transaction actors, e-commerce does not only involve two parties (al-muslim and al-muslim ilaih), tap! It also involves third parties to further ensure security and convenience in transactions, namely in addition to cardholders (al-Muslim) and merchants (al-muslim ilaih) there are also payment ggateways (Saksi), Acquire (financial institutions trusted by merchants to receive and process online payments from customers) and issuers (financial institutions trusted by customers to make payments. Each acquirer and issuer are representatives of the merchant and consumer in conducting online transactions. This representative, although not a condition and harmony of the validity of the as-salam transaction or not, is an important recommendation to be carried out in order to maintain a sense of security and comfort in witnessing. This is as stated by Allah SWT in Surah al-Kahfi verse 19 as well as Surah Yusuf verse 55.

Furthermore, the object of transaction (ra's al-maf) in the mode of ba'i as-salam requires goods or things that have value and benefits for both parties who are transacting. In addition to the type of payment in ba'i as-salam, it must be cash at the place where the transaction occurs. Similarly, what happens in e-commerce transactions where after there is an agreement on goods, the price and money as a means of payment and the payment technique are agreed, then the customer orders the issuer to make payments for and on behalf of the customer for a number of orders for goods purchased to acquire to be then accepted by the merchant as a provider of goods. So overall e-commerce can be called a form of refinement of the ba'i as-salam transaction that has been known in the Muslim world. Therefore, it is natural that the practice of e-commerce transactions does not cause resistance among the Muslim world. This can be seen from the response of the two largest religious and community organizations in the country, Muhammadiyah and Nahdlatul Ulama (NU).

In the view of Islamic law, buying and selling through e-commerce is allowed as long as it is in accordance with sharia principles. E-commerce can be an effective means to facilitate buying and selling transactions, as long as it does not violate sharia principles such as riba, gharar, and maysir.

So in an Islamic view, the use of e-commerce can have a positive impact on the economic income of the Indonesian people. E-commerce can increase business income, especially in micro, small, and medium enterprises. However, it is important to ensure that e-commerce transactions are carried out in accordance with applicable sharia principles.

The Impact of E-commerce on Increasing the Income of Micro, Small, and Medium Enterprises (MSMEs)

Micro, small, and medium enterprises (MSMEs) income The use of e-commerce can help MSMEs expand market access and increase sales, as well as reduce financing costs and address skills shortages. E-commerce also allows MSMEs to market their products globally so that they can open up export opportunities.

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The benefits of e-commerce for MSMEs include:

1. Increased Revenue: The use of e-commerce can significantly increase the income of MSMEs.
2. Expanded market access: E-commerce allows MSMEs to reach a wider audience and expand their market access.
3. Reduce financing costs: E-commerce can reduce financing costs for MSMEs.
4. Addressing skills shortages: E-commerce can help MSMEs address skills shortages by providing access to online training and resources.
5. Export Opportunities: E-commerce can provide opportunities for MSMEs to export their products globally

However, there are challenges faced by MSMEs in utilizing e-commerce, such as the lack of internet access in some regions, stock clarification, bank administration, and product distribution to buyers.

To fully realize the benefits of e-commerce, MSMEs need to develop websites and e-commerce platforms for product promotion and marketing, as well as improve their administrative management.

E-commerce also has a positive impact on increasing the income of micro, small, and medium enterprises in Indonesia. In a study, it was found that the use of e-commerce by MSMEs in Padang City can increase their business income.

Impact of E-commerce

E-commerce has increased the economic income of the Indonesian people and provided wider business opportunities. E-commerce has opened up greater market access for businesses in Indonesia. In the past, only large businesses were able to market their products widely. However, with the existence of e-commerce platforms such as Tokopedia, Bukalapak, and Shopee, Lazada and Blibli. Small and medium-sized businesses can also market their products easily and cheaply. This helps increase their income and reduce the economic gap between large and small companies.

In addition, e-commerce also provides opportunities for Indonesian people to become online sellers. With relatively small capital, one can open an online store and sell their products to customers all over Indonesia. This helps create new jobs and increase individual income. Many Indonesians have successfully turned their hobby or expertise into a stable source of income through e-commerce.

Not only that, e-commerce has also helped Indonesians save time and money. By shopping online, people no longer need to spend time and money to go to physical stores. They can easily buy the items they need with just a few clicks.

This helps reduce transportation costs and allows people to focus more on their work or other income-generating activities.

However, the impact of e-commerce on economic income also has some challenges. One of them is the increasingly fierce competition between online sellers. With many businesses selling online, product prices often become more competitive. This can reduce the income of individuals who depend on the sale of their products. Therefore, it is important for online sellers to have an effective marketing strategy and attractive offers in order to compete in the e-commerce market.

Overall, e-commerce has had a positive impact on the economic income of the Indonesian people. By providing greater market access, new business opportunities, and efficiency in shopping, e-commerce has helped increase individual incomes and reduce economic disparities. However, challenges such as fierce competition must also be faced with the right strategy.

E-commerce has an important role in supporting the growth of the trade sector in Indonesia. Through e-commerce platforms, businesses can expand their market reach and reach consumers throughout Indonesia. It helps increase sales and business revenue, as well as provides opportunities for local businesses to compete with international businesses.

In addition, e-commerce also allows businesses to optimize the use of digital technology in their operations. With a strong digital infrastructure, businesses can leverage e-commerce to expand their reach to international markets. This opens up new opportunities for local businesses to penetrate the export market and increase economic growth.

However, in facing the role of e-commerce in the growth of the trade sector, there are still some challenges that need to be overcome. One of them is the low mastery of technology and the reluctance to optimize the use of e-commerce in business. Many local entrepreneurs feel that they stutter technology and are reluctant to learn new technologies. Therefore, it is important for local businesses to be proactive in learning and adopting e-commerce technologies to improve their competitiveness.

Overall, e-commerce has a significant role in supporting the growth of the trade sector in Indonesia. Through wider market accessibility and the utilization of digital technology, e-commerce helps local businesses to thrive and compete in the global market. With government support and the right technology adoption, e-commerce can be a driver of economic growth and trade in Indonesia.

The impact of e-commerce on the economic income of the Indonesian people includes:

1. Increased Market Access and Sales

E-commerce provides an opportunity for Indonesian people to market their products and services to a wider market. With the existence of an e-commerce platform, both large and small business actors can access consumers throughout Indonesia without geographical restrictions. This allows them to increase their sales and ultimately increase their revenue.

2. Increased Consumer Spending

E-commerce has changed the way people shop. Consumers can now easily search and buy the products or services they need online. This convenience encourages consumers to spend more of their money, which in turn increases the income of business actors. According to a survey from the Indonesian E-commerce Association, 55% of Indonesian e-commerce consumers say that they shop more after they start using e-commerce platforms.

3. Increased Employment Opportunities

The growth of e-commerce has created many new jobs in Indonesia. In this industry, it takes manpower to manage the platform, package and deliver goods, and manage customer service. In recent years, many e-commerce companies have employed thousands of employees in Indonesia, which in turn increases people's income.

4. MSME Empowerment

E-commerce provides a great opportunity for Micro, Small, and Medium Enterprises (MSMEs) to grow and develop. With the existence of an e-commerce platform, MSMEs can market their products online without having to have an expensive physical store. This allows them to reach a wider range of consumers, increase sales, and ultimately increase their revenue.

5. Government Support

The Indonesian government has realized the great potential of e-commerce in increasing people's income and economic growth. Therefore, they have launched various programs and policies to support the growth of e-commerce in Indonesia. For example, the Pre-Employment Card program that provides training and support to young entrepreneurs to start their own e-commerce businesses.

With the continued development of e-commerce, it is hoped that its positive impact on the economic income of the Indonesian people will be stronger. E-commerce has opened doors to new business opportunities and empowered MSMEs to grow and develop. With the right support from the government and better infrastructure development, e-commerce can become one of the main drivers in Indonesia's economic growth.

The Role of Government

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The Indonesian government has also realized the importance of e-commerce in the growth of the trade sector. They have initiated programs to strengthen the e-commerce ecosystem and support the growth of local businesses. For example, through the PEN 2022 program, the government allocates funds to accelerate the development of digital infrastructure in a number of priority destinations.

However, in facing the role of e-commerce in the growth of the trade sector, there are still some challenges that need to be overcome. One of them is the low mastery of technology and the reluctance to optimize the use of e-commerce in business. Many local entrepreneurs feel that they stutter technology and are reluctant to learn new technologies. Therefore, it is important for local businesses to be proactive in learning and adopting e-commerce technologies to improve their competitiveness.

Overall, e-commerce has a significant role in supporting the growth of the trade sector in Indonesia. Through wider market accessibility and the utilization of digital technology, e-commerce helps local businesses to thrive and compete in the global market. With government support and the right technology adoption, e-commerce can be a driver of economic growth and trade in Indonesia.

Innovation in E-commerce

Innovation in e-commerce has played an important role in supporting the growth of the trade sector in Indonesia. Adaptation, innovation, and collaboration are the main keys for the trade and tourism sectors to rise from the downturn caused by the pandemic. Through the acceleration of the digital economy, especially in the e-commerce subsector, businesses can boost economic performance and expand their market reach.

One of the significant innovations in e-commerce is the development of digital platforms that allow businesses to sell products and services online. With this platform, local businesses can reach consumers throughout Indonesia and even in the international market. It helps increase sales and business revenue, as well as provide opportunities for local businesses to compete with international businesses.

In addition, innovations in logistics and delivery also play an important role in supporting the growth of the trade sector. E-commerce has driven the development of more efficient and fast logistics networks, allowing timely delivery of products to consumers. This helps overcome geographical constraints and increases consumer satisfaction.

The Government of Indonesia has also committed to strengthening the trade sector through programs such as the National Economic Recovery Program (PEN) and the development of digital infrastructure in priority destinations. In addition, the government is also encouraging collaboration between local businesses and major e-commerce platforms such as Lazada, Shopee, and Grab to create a legal framework that supports the growth of regional e-commerce.

While there are challenges in dealing with e-commerce innovation, such as low technology proficiency and reluctance to adopt e-commerce in business, it is important for local businesses to be proactive in learning and adopting e-commerce technologies to improve their competitiveness.

Overall, innovations in e-commerce have had a positive impact in supporting the growth of the trade sector in Indonesia. Through adaptation, innovation, and collaboration, local businesses can harness the potential of e-commerce to expand market reach, increase sales, and contribute to the country's economic growth.

Innovation in e-commerce has a significant impact on the growth of online businesses. Here are some of the impacts of e-commerce innovation on the growth of online businesses:

1. **Increased Accessibility:** Innovations in e-commerce have enabled online businesses to reach consumers in various locations, both domestically and internationally. With the existence of e-commerce platforms, online businesses can easily sell their products and services to consumers without geographical restrictions.
2. **Increased Efficiency:** Innovations in e-commerce have brought more efficient solutions in online business processes. For example, there is an automation system in the management of inventory, payment, and product delivery. This helps online businesses to save time and operational costs, as well as increase efficiency in running their business.
3. **Improved Consumer Experience:** Innovations in e-commerce have provided a better shopping experience for consumers. Features such as easy product searches, customer reviews, product recommendations, and responsive customer service have increased consumer satisfaction. This has a positive impact on the growth of online businesses through increased customer retention and recommendations from satisfied consumers.
4. **Improved Marketing and Promotion:** Innovations in e-commerce have expanded the ways of marketing and promotion for online businesses. With e-commerce platforms, online businesses can use digital marketing strategies such as online advertising, social media, and email campaigns to reach a wider target market. This helps online businesses to increase their visibility and attract more potential consumers.
5. **Increased Collaboration:** Innovations in e-commerce have also encouraged collaboration between online businesses and other business partners. For example, cooperation with logistics providers for product delivery, integration with online payment systems, and partnerships with influencers or celebrities to expand marketing reach. This collaboration helps online businesses to expand their network and reach more potential customers.

Overall, innovations in e-commerce have had a significant positive impact on the growth of online businesses. With these innovations, online businesses can improve their accessibility, efficiency, consumer experience, marketing, and collaboration, all of which contribute to the growth of online businesses in Indonesia.

Types of E-commerce

E-commerce, short for electronic commerce, is a business model that allows the buying and selling of goods and services over the internet. It involves various

activities such as online shopping, electronic payments, online auctions, and internet banking. E-commerce has revolutionized the way businesses operate and provides consumers with more convenience and access to a wide range of products and services. There are several types of e-commerce, including:

1. **Business-to-Consumer (B2C):** This type of e-commerce involves transactions between businesses and individual consumers. Examples include online retail stores, food delivery services, and online travel agencies.
2. **Business-to-Business (B2B):** B2B e-commerce involves transactions between businesses. This includes online marketplaces, supply chain management systems, and electronic data exchange (EDI) between companies.
3. **Consumer-to-Consumer (C2C):** C2C e-commerce allows individuals to sell products or services to other individuals. Online classifieds, auction sites, and peer-to-peer sharing platforms are examples of C2C e-commerce.
4. **Consumer-to-Business (C2B):** In C2B e-commerce, individuals offer products or services to businesses. This can include freelance work, influencer marketing, and user-generated content.
5. **Government-to-Business (G2B):** G2B e-commerce involves a government entity that provides services or products to businesses. Examples include online tax filing systems and government procurement portals.
6. **Government-to-Consumer (G2C):** G2C e-commerce refers to government services or products provided to individual consumers. Online passport applications and government benefits programs are examples of G2C e-commerce.

Advantages and Challenges of E-commerce

E-commerce offers several advantages, such as:

1. **Convenience:** Consumers can shop from anywhere and anytime, without the need to visit a physical store.
2. **Wider reach:** Businesses can reach a global audience, expanding their customer base and sales potential.
3. **Lower costs:** E-commerce often requires fewer resources and overhead costs compared to traditional physical stores.
4. **Personalization:** E-commerce platforms can use customer data to provide personalized recommendations and offers.

However, e-commerce also presents challenges, including:

1. Limited product experience: Consumers may not be able to fully experience a product before purchasing it, leading to potential dissatisfaction and returns.
2. Competition: The global nature of e-commerce can result in increased competition, which requires businesses to differentiate themselves and offer a unique value proposition.
3. Security concerns: E-commerce transactions involve the exchange of sensitive information, making security an important aspect of the industry.
4. Logistics and fulfillment: Efficient order processing, shipping, and return management are essential for the success of e-commerce operations.

Marketing Strategy

To be able to carry out e-commerce marketing activities effectively and efficiently, it is necessary to implement appropriate marketing strategies. According to (Nanda 2018), the implementation of an effective e-commerce marketing strategy must be able to recognize its customers, promote creatively and consistently, prioritize customer satisfaction, and actively utilize the use of social media. Furthermore, in more detail the e-commerce marketing strategy can be elaborated as follows:

1. Search Engine Optimization (SEO)

Search engine optimization (SEO) is a systematic set of tools used to make a website appear on the first page like search engines like Google, Bing, Yahoo, and so on. One of the benefits of SEO is increasing the number of visitors who enter a website based on predetermined keywords. Knowledge, understanding, diligence, and meticulousness are important factors in doing SEO.

2. Search Engine Marketing (SEM)

SEM is a marketing strategy that promotes on a website to increase visibility on the pages of search engines like Google. The reach of SEM is wider than SEO because it increases visibility through ads and organic search engines. Advertisers will target keywords that are relevant to their campaigns.

3. Social Media Marketing

The use of social media in Indonesia is increasing rapidly, reaching 160 million users in 2020. Some of the most popular social media sites are YouTube, Facebook, Instagram, and Twitter. The large number of people

using social media makes it a great tool for executing online marketing strategies, known as social media marketing. The selection of engaging content will go a long way in helping marketers in boosting their business and outperforming competitors.

Writing, images, infographics, or videos can also be used in the creation of social media marketing content. The marketing content is also adjusted to their respective platforms or social media. The type of marketing content on social media on Instagram, for example, will be different from Facebook or Youtube.

The regularity in uploading marketing content will also have a great impact on the number of audiences, the more regular the time of content creation, the higher the number of viewers and engagement rates to increase the selling value of your product by using features such as paid promotions or ads on every available platform.

1. Email Marketing

To use email marketing, the first thing you need to do is to get a valid email contact of potential consumers. Once the marketer has the contact, the marketer will then need to send an email indicating the company's identity, information about the product, promotional offers, an invitation to become a member, and other things related to the purpose of the email. Email marketing is usually aimed directly at people who have connected with the product, increasing competitiveness compared to competitors while increasing product sales. Email marketing can also be a means to build good relationships with customers in order to increase customer loyalty to the company's products or brands.

2. Content Marketing

There is a famous quote that says that "content is king". In the current era of the industrial revolution 4.0, the use of the internet and social media is increasingly actively used as a marketing tool. To be able to control the audience and potential consumers on social media, unique, interesting, and consumer content is needed. Marketers should always be on the lookout for unique ideas in the form of writing, images, audio, or video. Monitoring trends that are currently popular and viral to adjust the content ideas to be created is also biased to be one way to increase the popularity of content and engagement rate with audiences/potential consumers.

Marketers need to create, distribute, and maintain existing marketing content so that audiences and potential consumers are interested in seeing, learning, and then buying the company's products. Optimize the content so that buyers are then interested in becoming members, such as becoming a subscriber on YouTube or followers on Instagram and TikTok.

3. Influencer Marketing

Influencer marketing is a choice of online marketing strategy, namely a person or figure on social media who has a large (significant) number of followers and the things they convey can affect their behavior and followers (Hariyanti and Wirapraja 2018). Influencer marketing can be used by marketers to outperform their competitors. An influencer has a large following on social media, which allows them to increase the interest of customers to know more about the company's products. By using influencers, promotion will be much more effective because content from influencers can influence the interest of their followers to use the product.

1. Affiliate Marketing

Affiliate marketing or affiliate marketing is included in one of the digital marketing strategies. This strategy is a step to market a product or business using affiliate services. Companies in general or marketers in particular may work with affiliates (parties who agree to carry out promotions) to promote merchandise through any medium, including on social media.

According to the agreed agreement, the affiliate will receive a commission from the results of the promotion. Usually, affiliates are paid only for each sale that goes into the affiliate link that has been created. The commission can be money or valuables generated from the sale of the product. The three main parties involved in affiliate marketing include businesses, affiliates, and consumers. Businesses provide products or services to promote, while affiliates are responsible for promoting products through affiliate links and media they own. Consumers must use the service or buy the promoted goods through the affiliate link that has been installed. Thus, affiliates can profit from businesses that use their affiliate services.

This affiliate marketing is increasingly used by manufacturers in e-commerce such as Shopee, Tokopedia, TikTok, and so on. This strategy is quite profitable for companies because affiliates don't have to be

influencers who have a lot of followers, but anyone who is biased to become an affiliate. If you use influencer marketing, companies need to spend more money because an influencer usually already has a certain rate card or promotional rate that must be paid by those who want to use their services to promote the social media influencer.

Comparison of E-commerce implementations

A comparison of people's economic income before and after the implementation of e-commerce in Indonesia cannot be found specifically in the available search results. However, it can be concluded that the implementation of e-commerce has had a positive impact on the economic income of the Indonesian people. Here are some factors that can affect the assessment of people's economic income before and after the implementation of e-commerce:

1. **Wider Market Access:** E-commerce allows businesses to sell their products online and reach consumers throughout Indonesia. With wider market access, businesses can increase their sales and ultimately increase revenue.
2. **Increased Efficiency:** E-commerce allows business processes to become more efficient, including in terms of inventory management, shipping goods, and payments. With higher efficiency, business actors can reduce operational costs and increase profit margins.
3. **MSME Empowerment:** E-commerce provides opportunities for Micro, Small, and Medium Enterprises (MSMEs) to grow and develop. With the existence of an e-commerce platform, MSMEs can market their products online without having to have an expensive physical store. This allows them to reach a wider range of consumers and increase their revenue.
4. **Increased Consumption:** E-commerce has changed the way people shop by providing convenience and convenience in making online transactions. This can encourage consumers to spend more of their money, which in turn can increase the income of business actors.

Although there is no specific data on the estimated economic income of the community before and after the adoption of e-commerce in Indonesia, the continued development of e-commerce shows great potential in increasing people's income. In recent years, e-commerce has become one of the most developed sectors in Indonesia, and is expected to continue to have a positive impact on strengthening the community's economy.

Factors that can affect the impact of E-Commerce on the income of the Indonesian people

Here are some of the factors including:

1. The readiness of MSMEs to adopt e-commerce can affect the impact of e-commerce on their income.
2. The availability of infrastructure such as internet access and logistics can affect the success of e-commerce implementation.
3. The level of competition in the market can affect the impact of e-commerce on MSME income.
4. The level of economic development measured by GDP per capita can affect the development of e-commerce and its impact on MSME income.
5. The level of customer satisfaction and feedback can affect the success of e-commerce implementation and its impact on MSME revenue

Overall, the success of the implementation of e-commerce and its impact on the income of the Indonesian people depends on various factors such as the readiness of MSMEs to adopt e-commerce, the availability of infrastructure, the level of competition in the market, the level of economic development, and the level of customer satisfaction and feedback.

Closing

There are various findings regarding the impact of e-commerce on the income of the Indonesian people. Some studies have found that e-commerce has a significant positive effect on increasing the income of micro, small, and medium enterprises (MSMEs), while others have found no significant impact. A study specifically looked at the impact of e-commerce during the pandemic and found that e-commerce helped MSMEs expand their business reach. Overall, it can be concluded that the impact of e-commerce on the income of the Indonesian people is not clear and may depend on various factors such as the type of business, location, and implementation of e-commerce. More research is needed to fully understand the relationship between e-commerce and revenue in Indonesia.

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