

Development of E-commerce Management and Policy in Indonesia

Nina Farliana¹, Wisudani Rahmanningtyas², Ratieh Widhiastuti³

¹(Department of Economics Education, Universitas Negeri Semarang, Indonesia)

²(Department of Economics Education, Universitas Negeri Semarang, Indonesia)

³(Department of Economics Education, Universitas Negeri Semarang, Indonesia)

ABSTRACT: This study aims to analyze the management of e-commerce in Indonesia, ranging from the development of the e-commerce industry, benefits, payment methods, methods of delivering goods and services to e-commerce policies that apply in Indonesia. This type of research is a literature review. The data used are secondary data, obtained from articles that have been published for the last 10 years. Data analysis techniques include: material collection, data reduction stage, analysis and synthesis stage, and presentation of conclusions. The development of the e-commerce industry is growing very rapidly in Indonesia, and is becoming one of the fastest growing e-commerce in the world. The benefits obtained from the e-commerce industry include wide coverage, unlimited time, lower costs, no need to stock your own goods, ease of transaction and delivery, and work from anywhere. The largest e-commerce sites in Indonesia are Tokopedia, Bukalapak, Blibli and Traveloka, with a valuation value of more than 2 billion USD. The payment system in e-commerce has also evolved to the Cash on Delivery (COD) payment method. Policies to support the development of e-commerce in Indonesia are regulated in Presidential Regulations and Government Regulations concerning the electronic-based national trading system.

Keywords –E-commerce, Indonesia, Policy Trading

I. INTRODUCTION

Shopping via the internet is a positive impact in the digital era, and this digital era has changed many things, from communication, economic aspects to buying and selling activities[1]. Trade in the current era is not centered on markets, supermarkets, plazas, malls or other shopping places. Thanks to the internet, technological developments have given rise to new opportunities in business. E-commerce is one of them. People are starting to feel comfortable using e-commerce because by shopping online, people no longer have to go to shopping centers. Now it's just a matter of visiting e-commerce sites, and shopping, all transactions are completed and goods arrive at your doorstep. In Indonesia, electronic commerce has increased in recent years[2]–[5].

Electronic Commerce (E-Commerce) based on OECD 2009 is the sale or purchase of goods or services, which are carried out through computer networks with methods specifically designed for the purpose of receiving or placing orders. Goods or services are ordered by this method, but payment and primary delivery of goods or services do not have to be made online[6]–[8]. E-commerce transactions can occur between businesses, households, individuals, governments, and other private or public organizations[9]. Including: ordering through website pages, extranets and EDI (Electronic Data Interchange), email, social media (facebook, instagram, and others), as well as instant messaging (whatsapp, line, and others). Excludes: reservations made by telephone, facsimile.

The term e-commerce is used to describe all transactions using electronic media. E-commerce only sells products from the website itself, so you won't find more than one online store like in the marketplace. Thus, shoppers can only find one online store. A brand or a seller does create a special website to sell the goods he sells. In addition, all transactions are also carried out through the website using shopping carts and payment gateways. Examples of e-commerce in Indonesia include Berrybenka, Zalora and so on.

Marketplace is one of the e-commerce models, where it serves as an intermediary between sellers and buyers. Sellers who trade on the marketplace only need to serve purchases [10]. All other activities such as website management are already taken care of by the platform. Marketplace is a website that connects a seller with a buyer via the internet[11], [12]. One of the first marketplaces in the world to popularize marketplaces was eBay. Released in 1995, this website makes the sales process easier and more efficient. Sites such as Shopee,

Lazada, Tokopedia, Blibi.com, JD.ID are examples of marketplaces. In Indonesia itself, marketplaces have become some of the most successful startups in Indonesia, and have even reached unicorn status such as Tokopedia and Bukalapak.

The online business sales system in e-commerce is actually almost the same as a marketplace, which allows buyers to choose and determine what products they want to buy[13], [14]. If the buyer is interested in a product and wants to buy, the buyer only needs to click the buy button and then proceed with the transfer process that has been provided. So, which one is more effective online business between e-commerce and marketplace? Basically, we are free to choose which platform we trust more, and can also use it simultaneously as long as we can manage it well.

The thing that needs to be considered for online businesses so as not to lose their customers is to pay attention to brand identity and brand awareness of the product brands they have[15], [16]. For buyers, they are also free to choose where to shop, but what must be considered is to make sure the online store where you buy the product is not a fake shop or a fraud. Therefore, formulation of the problem posed is how is the development of e-commerce management in Indonesia? This article aims to analyze the management of e-commerce in Indonesia, starting from the development of the e-commerce industry, benefits, payment methods, methods of delivering goods and services to e-commerce policies that apply in Indonesia.

II. METHODS

This type of research is a literature review. The data used in this article is secondary data, obtained from articles that have been published for the last 10 years regarding the development of e-commerce businesses in Indonesia. Data collection was obtained from various library sources such as Google Scholar, Springerlink, Researchgate, Emerald and so on. The analysis used in this literature review includes four stages that must be carried out sequentially to provide an acceptable answer to the question, namely: 1) The stage of finding and collecting material on e-commerce; 2) The reduction and coding stage, filtering and classifying the material to suit the topic of discussion; 3) The analysis and synthesis stage, examines and explores detailed information about the material obtained;

The database analysis was carried out through several criteria: 1) Articles on "Indonesian e-commerce", 2) Articles published between 2011 and 2021, to see the latest evidence; 3) Research articles, excluding comments, posters and quotes; 4) Quantitative data issued by institutions authorized to handle and related to e-commerce. After the first screening, the authors independently reviewed the found articles with their titles and abstracts, to check their suitability with the research objectives. Then, they checked the entire contents of each of these articles, and compared them with data from authorized government agencies.

III. RESULT AND DISCUSSION

The development of e-commerce industry is growing very rapidly in Indonesia recently. In fact, Indonesia is in the top 10 countries with the fastest growing e-commerce in the world. In 2018, e-commerce in Indonesia grew 78%. Of this growth rate, 17.7% of them were transactions for purchasing airline tickets and hotel reservations. In addition, purchases of clothing and footwear accounted for 11.9%, while 10% came from cosmetics and health products[17]. Judging from these statistics, having an e-commerce site will certainly be very profitable, both for those who already have a business and those who are just starting out. Moreover, e-commerce offers many benefits, namely:

1. Wide reach. As a conventional shop owner, you can only reach shoppers from the same area. It's different if you have an e-commerce website. Thus, buyers from various regions and countries can make transactions at the stores that we have.
2. Not limited by time. Stores in the real world can operate 24 hours a day, but the costs to support them will be enormous. Through the internet, shoppers can still access and buy from stores even though we are fast asleep.
3. Cheaper cost. The operational cost of an online store is very low compared to a store in the form of a building (physical store). At least, there is no need to think about employee salaries, building rent, and electricity costs.
4. No need to stock your own items. In the e-commerce industry, we can become a dropshipper. This marketing technique allows selling without having stock of goods. When a product order arrives, it can be forwarded to the manufacturer of the desired product.
5. Ease of managing transactions and shipments. By having an online store, you don't have to worry about how to transact and deliver goods. Now there are various electronic payment services that are carried out via the internet. In addition, consignments can be tracked online.
6. Able to study customer habits. Running an online business without understanding customer behavior is a wasted investment. Currently, there are many analytical tools that can be used to study online store data, such as Google Analytics.

7. Work from anywhere. Online stores can be accessed anytime and anywhere. Therefore, we too can run it from anywhere as long as we have an adequate device and internet connection.

E-commerce Business in Indonesia

The statistical results of the Central Statistics Agency (BPS) 2019[18], stated that the results of the e-commerce survey that had been carried out with a sample of 3,504. The Census Blocks spread across 101 regencies/cities in all provinces in Indonesia in 2019, showed that of all the data collection businesses, only 15.08 percent were e-commerce businesses. This shows that business conducted via the internet in Indonesia is still relatively low, business in Indonesia is still dominated by conventional types of business. The 84.92 percent of businesses that do not conduct e-commerce transactions, the most reason why businesses do not do e-commerce is because they are more comfortable selling offline, which is 70.89 percent. The second most common reason is that they are not interested in selling online as much as 42.52 percent.

Meanwhile, if viewed based on the business field, Category G (Wholesale and Retail Trade; Repair and Maintenance of Cars and Motorcycles) is the type of business field that conducts the most e-commerce business, which is 44.31 percent. The second largest category is I (Accommodation Provision and Food and Drink Provision) which is 18.11 percent. While the lowest category is category B (Mining and Quarrying) and category E (Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities) which are 0.05 percent and 0.23 percent, respectively.

Citing data from the Global Web Index (GWI), Indonesia is a country with the highest E-Commerce adoption rate in the world in 2019. As many as 90 percent of internet users aged 16 to 64 years in Indonesia have purchased products and services online[19]–[21]. Not only in terms of changing consumer lifestyles, the e-commerce industry also opens up more new business opportunities, and generates a trickle-effect for industries in supporting sectors, such as logistics, IT infrastructure, and e-commerce operators. The development of technology and the use of gadgets, especially young people, is one of the causes of E-Commerce growing very rapidly in Indonesia[22].

Still based on data from the Central Statistics Agency (BPS) in 2019[18], the level of Indonesian e-commerce users is the highest in the world, with 53.1% of buyers being consumers, 45.34% being consumers from agents, and the remaining 1.56% being agent. E-commerce transactions in 2018 were recorded 24.82 million times with transactions totaling IDR 17.21 trillion. The largest international trading partners are China, Singapore and Japan. Then, how is the journey of various Indonesian e-commerce giants? Reported from <https://glints.com/> According to Hidayati (2021)[23], there are several big names in e-commerce in Indonesia.

1. Tokopedia. Tokopedia is one of the largest startups in Indonesia that has the status of a unicorn. Tokopedia's e-commerce model is business-to-consumer through official stores as well as consumer-to-consumer with stores that can be opened by anyone. The mission of this company is digital economic equality. This startup has also achieved various things, starting from the creation of many jobs, increasing sales in various places, falling prices, and others. Quoted from CB Insight, as of December 12, 2018, the valuation from Tokopedia has reached USD 7 billion.
2. Bukalapak. The development of e-commerce in Indonesia is also driven by one of Indonesian startup lists, namely Bukalapak. Its mission is to empower MSMEs throughout Indonesia. In contrast to Tokopedia, Bukalapak offers a consumer-to-consumer e-commerce model aka a marketplace that encourages MSMEs to sell their goods to consumers online. CB Insight said, as of September 16, 2017, the valuation of Bukalapak was 2.5 billion USD.
3. Blibli. Next up is Blibli.com. Blibli.com focuses on the business-to-consumer e-commerce model, so that there are only stores opened by large manufacturing companies. The concept of Blibli e-commerce is an online shopping mall that provides a safe, convenient, easy, fun, online shopping experience anywhere and anytime. Quoted from <http://www.tempo.com>, in the first semester of 2019, the gross merchandise value of Blibli grew 2-fold, and its active users reached 15-20 million. The number of order transactions also reached 3.5 times from the previous year.
4. Traveloka. The development of e-commerce in Indonesia is also accompanied by a travel e-commerce startup, namely Traveloka. Traveloka's e-commerce model is a business-to-consumer that sells various tickets and other goods and services to complement your trip. Traveloka has spread its wings to Southeast Asian countries such as the Philippines, Vietnam, Thailand, Malaysia, to Singapore. Traveloka sells everything from airplane tickets, hotels, train tickets, flight and hotel packages, recreation tickets, connectivity products, airport transportation, to buses. Reporting from CB Insight, as of July 28, 2017, Traveloka has a valuation of 2 billion USD.

Payment Methods Provided

The rapid development of e-commerce in Indonesia has brought about various changes to the trading system, including the available payment method, namely COD. Referring to the Central Statistics Agency (BPS) (2019)[18], Cash on Delivery (COD) is the most widely available payment method in e-commerce businesses in Indonesia compared to other payment methods, which is 83.73 percent. The second most widely provided payment method is payment using a debit card or online bank transfer as much as 37.24 percent. As already

explained, Cash on Delivery (COD) is a payment method where buyers can pay for orders in cash when the order arrives at its destination. Payment is made to the courier who delivered the goods.

Especially for e-commerce businesses that use COD, the more workers who work in these businesses, the less percentage of these businesses use the COD payment method. This phenomenon is in contrast to e-commerce businesses that use debit card payment methods or online bank transfers. E-commerce businesses engaged in the processing industry as a whole (100 percent) use the COD payment method, while the majority of other e-commerce businesses also use the COD payment method. However, this does not apply to e-commerce businesses engaged in real estate and corporate services, both of which mostly use debit card or online bank transfer payment methods.

Goods/Services Delivery Method

E-commerce businesses provide several choices of delivery methods for goods/services ordered. Delivery methods do not only depend on postal and courier services, many businesses also provide several delivery services options such as using online couriers for certain delivery distances, sellers or store employees deliver ordered products directly to buyers, ordered items can be directly picked up by the buyer at the store or by downloading from websites, applications, or software for certain types of product sales such as ebooks, games, and others.

Based on existing data [18], 55.96 percent of businesses deliver goods/services directly by their own businesses, 31.98 percent of businesses send orders by postal and courier services, 27.01 percent of businesses use the method of picking up ordered goods at the pick-up point/shop, 19.66 percent of businesses with direct delivery methods to buyers using online courier services, and 3.18 percent can download from the provided application (Central Statistics Agency, 2019). In addition to direct delivery by businesses, the shipping method that is often used is postal and courier services, which are more common in businesses with 1-4 employees and 100 and more workers, which are 33.15 percent and 32.84 percent, respectively. Meanwhile, for businesses with 5-19 employees and 20-99 people, more use online courier services, namely 29.77 percent and 22.

Indonesia's E-commerce Policy

The rapid development of an electronic-based economy has high economic potential for Indonesia. This prompted the government to develop regulations governing the electronic-based economy by issuing the XIV Economic Policy Package on E-commerce. The government feels the need to issue a Presidential Regulation (Perpres) on the E-commerce Roadmap to encourage the expansion and improvement of community economic activities throughout Indonesia in an efficient and globally connected manner. This E-Commerce roadmap can at the same time encourage the creation, innovation, and invention of new economic activities among the younger generation. Therefore, in 2017 Presidential Regulation No. 74 of 2017 concerning the National Electronic-Based Trading System Roadmap.

This policy will prioritize and protect national interests, especially for MSMEs and start-ups. In addition, it also seeks to increase the expertise of human resources for the Electronic-Based National Trading System (e-commerce). This policy becomes a reference for the Central Government and Regional Government as well as other stakeholders in establishing or adjusting sectoral policies and follow-up plans for the implementation of e-commerce in their respective fields of duty. This Presidential Regulation concerning the E-Commerce Roadmap, there are 8 regulatory aspects, namely:

1. Funding is in the form of: (1) People's business credit for platform developer tenants; (2) grants for start-up companion business incubators; (3) funds for digital MSMEs and e-commerce platform start-ups; (4) angel capitals; (5) seed capital from the adoptive father; (6) crowdfunding.
2. Taxation in the form of: (1) tax deductions for local investors investing in start-ups; (2) simplification of taxation permits/procedures for e-commerce start-ups whose turnover is below Rp 4.8 billion/year; and (3) equality of tax treatment among e-commerce entrepreneurs.
3. Consumer Protection through: (1) Government Regulation on Trading Transactions through Electronic Systems; (2) regulation harmonization; (3) payment systems for trade and government goods/services spending through e-commerce; and (4) gradual development of national payment gateways.
4. Education and human resources, consisting of: (1) e-commerce awareness campaigns; (2) the national incubator program; (3) e-commerce curriculum; and (4) e-commerce education to consumers, actors, and law enforcement.
5. Logistics through: (1) utilization of the National Logistics System (Sislognas); (2) strengthening local/national courier companies; (3) development of MSME logistics data transfer; and (4) logistics development from village to city.
6. Communication infrastructure through the construction of a broadband network.
7. Cyber security: (1) formulating a model for a national surveillance system in e-commerce transactions; (2) public awareness about cyber crime; and (3) Preparation of standard operating procedures related to consumer data storage, certification for consumer data security.
8. Establishment of Implementing Management by monitoring and evaluating the implementation of the e-commerce roadmap.

With the issuance of the Presidential Regulation, the government considers the need for the availability of e-commerce data that can map the development of e-commerce in Indonesia, as evidence-based policy making in policy formulation and decision making. Furthermore, the government also issued Government Regulation Number 80 of 2019 concerning Trading Through Electronic Systems (TTES) which regulates parties who carry out, requirements, implementation, obligations of business actors, climate, offers, receipts, confirmations, contracts, payments, delivery of goods, exchange of goods in trade with electronic systems, personal data protection, TTES dispute resolution to TTES supervision and guidance.

Government Regulation Number 80 of 2019 defines TTES Business Actors (Business Actors) are every individual or business entity in the form of a legal entity or non-legal entity which can be in the form of domestic business actors and foreign business actors and conduct business activities in the TTES field. Business actors based on PP Number 80 of 2019, include: (1) Merchants are business actors who carry out TTES either with facilities that are made and managed directly by themselves or through facilities owned by PTTES parties, or other electronic systems that provide TTES facilities. (2) TTES Operators, hereinafter abbreviated as PTTES, are business actors providing electronic communication facilities used for trade transactions. (3) Operators of Intermediary Services (Intermediary Services),

Confirmed in Government regulations in this regard, in conducting TTES (e-commerce), the parties must pay attention to the principles: good faith, prudence, transparency, trustworthiness, accountability, balance, fairness and health. Presence Government regulations Number 80 of 2019 It can be said that they pay great attention to aspects of consumer protection. E-commerce business actors are required to protect consumer rights, ranging from electronic bidding, advertising, electronic contracts, exchange & cancellation, to the realm of delivering goods and/or services. Even in the delivery of goods and/or services using courier services, business actors must ensure the timely delivery of goods and/or services to consumers. Domestic and foreign traders and PTTES are also required to provide a period of at least 2 (two) working days for exchanging goods and/or services, or canceling purchases, starting from the time they are received by consumers.

Government regulations Number 80 of 2019 also stipulates that if TTES activities harm consumers, consumers can report their losses to the Minister (who organizes affairs in the trade sector). Henceforth, the reported business actor must complete the report. If this is not done, the business actor can be included in the Priority List for Supervision by the Minister which can be accessed by the public. The government also regulates the transfer of personal data. Government Regulation Number 80 of 2019 also confirms the right for owners of personal data to request the deletion of all personal data from business actors from the system they manage.

In Article 59 paragraph (2) letter h Government Regulation Number 80 of 2019, personal data may not be sent to other countries or regions outside Indonesia unless the said country or region is declared by the Minister to have the same standard and level of protection as Indonesia. The presence of Government Regulation Number 80 of 2019 provides legal certainty for industrial activities e-commerce in Indonesia and is oriented towards consumer protection, however, there are still some provisions that need to be clarified by the government in their implementation, for example through implementing regulations, in the spirit of supporting the development of e-commerce and protecting TTES Business Actors.

IV. CONCLUSION

The conclusion of this paper is that the development of the e-commerce industry is growing very rapidly in Indonesia, and is ranked in the top 10 countries with the fastest growing e-commerce in the world, due to technological developments and the large use of gadgets, especially young people. The benefits obtained from the e-commerce industry include wide coverage, unlimited time, lower costs, no need to stock your own goods, ease of transaction and delivery, and work from anywhere. The largest e-commerce sites in Indonesia are Tokopedia, Bukalapak, Blibli and Traveloka, with a valuation value of more than 2 billion USD. The payment system in e-commerce has also developed into the Cash on Delivery (COD) payment method. Policies to support the development of e-commerce in Indonesia are regulated in Presidential Regulation no. 74 of 2017 concerning the National Electronic-Based Trading System Roadmap, Government Regulation Number 80 of 2019 concerning Trading Through Electronic Systems.

The suggestion that the author proposes to improve this paper is to do original research on the determination of the development of e-commerce industry in Indonesia and in various countries in the world, by developing various variables that are relevant to current conditions, especially during the Covid 19 Pandemic. Other suggestions for policy makers, related parties and business people so that this paper can be used as the basis for formulating policies and solving various problems in the management of e-commerce to be able to improve their business activities so that they can provide convenience in trade transactions and be able to compete in the world trade industry.

REFERENCES

- [1] D. C. Turban, E., Outland, J., King, D., Lee, J. K., Liang, T. P., & Turban, *Electronic commerce 2018: a managerial and social networks perspective*. Springer, 2017.
- [2] A. Firmansyah, "Kajian Kendala Implementasi E-Commerce di Indonesia," *Masyarakat Telematika Dan Informasi: Jurnal Penelitian Teknologi Informasi Dan Komunikasi*, vol. 8, no. 2, pp. 127–136, 2017.
- [3] & R. Raharja, S. U. J., Kostini, N., Muhyi, H. A., "Utilisation analysis and increasing strategy: e-commerce use of SMEs in Bandung, Indonesia," *International Journal of Trade and Global Markets*, vol. 12, no. 3–4, pp. 287–299, 2019.
- [4] J. Rahayu, R., & Day, "Determinant factors of e-commerce adoption by SMEs in developing country: evidence from Indonesia. , ," *Procedia-social and behavioral sciences*, vol. 195, pp. 142–150, 2015.
- [5] J. Rahayu, R., & Day, "E-commerce adoption by SMEs in developing countries: evidence from Indonesia," *Eurasian Business Review*, vol. 7, no. 1, pp. 25–41, 2017.
- [6] P. M. Mwencha, "Taxation of electronic commerce—a commentary," *Financing for Development*, vol. 1, no. 1, 2019.
- [7] B. Dhar, "Electronic Commerce and the WTO: The Changing Contours of Engagement," *Briefing Paper*, vol. 21, 2017.
- [8] T. S. Yean, "7. Development of E-commerce in Malaysia. In E-Commerce, Competition & ASEAN Economic Integration," *ISEAS Publishing*, pp. 169–192, 2019.
- [9] R. Nemat, "Taking a look at different types of e-commerce," *World Applied Programming*, vol. 1, no. 2, pp. 100–104, 2011.
- [10] Y. Tian, L., Vakharia, A. J., Tan, Y., & Xu, "Marketplace, reseller, or hybrid: strategic analysis of an emerging E-commerce model," *Production and Operations Management*, vol. 27, no. 8, pp. 1595–1610, 2018.
- [11] W. Syuhada, A. A., & Gambett, "Online marketplace for Indonesian micro small and medium enterprises based on social media," *Procedia Technology*, vol. 11, pp. 446–454, 2013.
- [12] J. V Albrecht, C. C., Dean, D. L., & Hansen, "Marketplace and technology standards for B2B e-commerce: progress, challenges, and the state of the art," *Information & Management*, vol. 42, no. 6, pp. 865–875, 2005.
- [13] S. Franco, C. E., & BulomineRegi, "Advantages and challenges of e-commerce customers and businesses: in Indian perspective," *International Journal of Research-Granthaalayah*, vol. 4, no. 3SE, pp. 7–13, 2016.
- [14] A. Di, W., Sundaresan, N., Piramuthu, R., & Bhardwaj, "Is a picture really worth a thousand words? - on the role of images in e-commerce," *In Proceedings of the 7th ACM international conference on Web search and data mining*, pp. 633–642, 2014.
- [15] C. Gensler, S., Völckner, F., Liu-Thompkins, Y., & Wiertz, "Managing brands in the social media environment," *Journal of interactive marketing*, vol. 27, no. 4, pp. 242–256, 2013.
- [16] V. Kapferer, J. N., & Bastien, "The specificity of luxury management: Turning marketing upside down. In Advances in luxury brand management," *Palgrave Macmillan, Cham*, pp. 65–84, 2017.
- [17] A. Ratnasari, I., Siregar, S., & Maulana, "How to build consumer trust towards e-satisfaction in e-commerce sites in the covid-19 pandemic time?," *International Journal of Data and Network Science*, vol. 5, no. 2, pp. 127–134, 2021.
- [18] Central Statistics Agency/ Badan Pusat Statistik (BPS), "E-commerce," <https://www.bps.go.id>, 2019. .
- [19] K. Negara, S. D., Damuri, Y. R., & Azali, "6. E-commerce Development in Indonesia: Challenges and Prospects. In E-Commerce, Competition & ASEAN Economic Integration," *ISEAS Publishing*, pp. 119–168, 2019.
- [20] A. Barata, "Strengthening national economic growth and equitable income through sharia digital economy in Indonesia," *Journal of Islamic Monetary Economics and Finance*, vol. 5, no. 1, pp. 145–168, 2019.
- [21] D. & I. Iskandar, "The Effect of Safety, Easy and Promotion on The Behavior of Food E-Commerce Use System in The Covid-19 Pandemic Time," *International Journal of Management Studies and Social Science Research*, vol. Volume 3, no. Issue 3 May – June, pp. 352–371, 2021.
- [22] W. Luthfihadi, M., & Dhewanto, "Technology Acceptance of E-commerce in Indonesia," *International Journal of Engineering Innovation and Management*, vol. 3, no. 1, pp. 9–18, 2013.
- [23] K. Hidayati, "Melaju Pesat, Intip Perkembangan E-Commerce di Indonesia," 2020. [Online]. Available: <https://glints.com/id/lowongan/perkembangan-e-commerce-di-indonesia>.