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## Social Change in the Digitalization Era of Indonesian Consumerism on E-Commerce Platforms

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### Abstrak

Perkembangan teknologi digital telah membawa dampak yang signifikan terhadap berbagai aspek kehidupan masyarakat, terutama dalam hal perilaku konsumsi. Penelitian ini bertujuan untuk memahami bagaimana digitalisasi, khususnya melalui media sosial dan platform e-commerce, memengaruhi pola konsumtif masyarakat di era modern. Menggunakan pendekatan kualitatif deskriptif, penelitian ini melibatkan informan dari berbagai latar belakang yang aktif menggunakan teknologi digital dalam aktivitas konsumsi. Hasil penelitian menunjukkan bahwa kemudahan akses informasi, promosi visual yang menarik, serta pengaruh influencer secara signifikan mendorong perilaku konsumtif, terutama dalam bentuk pembelian impulsif. Selain itu, sistem pembayaran digital seperti paylater turut berkontribusi terhadap lemahnya kesadaran finansial masyarakat. Penelitian ini menegaskan pentingnya literasi digital dan keuangan dalam menghadapi tantangan konsumsi di era digital. Diperlukan upaya edukatif dan penguatan kesadaran kritis agar masyarakat mampu beradaptasi secara bijak terhadap teknologi, serta mampu menyeimbangkan kebutuhan konsumsi dengan kestabilan ekonomi pribadi. Temuan ini relevan bagi pemangku kebijakan, pelaku industri digital, dan lembaga pendidikan dalam merancang strategi peningkatan literasi digital yang komprehensif.

Kata Kunci: *Digitalisasi, Perilaku Konsumtif, Media Sosial, Literasi Keuangan, Pembelian Impulsif*

## Abstract

The development of digital technology has had a significant impact on various aspects of people's lives, especially in terms of consumption behavior. This research aims to understand how digitalization, particularly through social media and e-commerce platforms, affects people's consumptive patterns in the modern era. Using a descriptive qualitative approach, this research involves informants from various backgrounds who actively use digital technology in consumption activities. The results show that easy access to information, attractive visual promotions, and the influence of influencers significantly encourage consumptive behavior, especially in the form of impulse purchases. In addition, digital payment systems such as paylater also contribute to weak financial awareness. This research emphasizes the importance of digital and financial literacy in facing consumption challenges in the digital era. Educational efforts and strengthening critical awareness are needed so that people are able to adapt wisely to technology, and are able to balance consumption needs with personal economic stability. The findings are relevant for policy makers, digital industry players, and educational institutions in designing a comprehensive digital literacy improvement strategy.

Keywords: *Digitalization, Consumptive Behavior, Social Media, Financial Literacy, Impulse Buying*

## INTRODUCTION

The development of information and communication technology has brought major changes in various aspects of life, including in the social, cultural and religious practices of society. The digital era marks the transformation of the way humans communicate, obtain information, and conduct economic transactions. In this context, Islamic communication has also experienced significant changes, both in terms of media and approaches used by da'i and religious communities. According to Ismail et al. (2024), forms of Islamic communication are now evolving from oral traditions to digital innovations that have an impact on the lives of contemporary society.

Technological advances have also pushed Islamic da'wah into the digital realm through various social media platforms and online-based applications. Communities such as Samarinda Keren utilize digital media to convey Islamic messages in a creative and accessible manner (Khumairoh et al., 2023). Such digital da'wah strategies allow for greater interaction with audiences across geographical and generational boundaries, which were previously unreachable by conventional methods.

However, this change not only brings positive impacts, but also poses its own challenges, especially related to the ethics of Islamic communication in the digital space. The use of social media by institutions and individuals in conveying Islamic information needs to pay attention to the principles of polite and responsible communication. Suliyanti

et al. (2024) emphasized the importance of maintaining communication ethics in religious information services so as not to cause misunderstanding or disinformation.

Meanwhile, on the other hand, digitalization also affects people's consumption behavior. Easy access to e-commerce platforms has changed the way people buy goods and services. Consumption has become more impulsive and instant due to easy transactions and aggressive promotions. Ismail and Fahmi (2022) noted that the consumption patterns of Indonesians are increasingly driven by the development of e-commerce that offers convenience, speed, and comfort.

This phenomenon of impulsive consumption does not only occur among adults, but also extends to teenagers and the younger generation who are familiar with technology. Nugroho and Wahyuni (2022) revealed that the increased use of digital platforms has a significant impact on consumptive behavior, especially in the form of unplanned impulse purchases. This is exacerbated by low financial literacy and self-control in shopping.

In addition, the culture of consumerism that has grown in the digitalization era affects the lifestyle of modern society. Rahman and Handayani (2022) stated that this consumptive culture arises because people are more exposed to digital content that encourages glamorous lifestyles, social competition, and the desire to always follow trends. Consumption is no longer just a necessity, but a means to show social status and existence in cyberspace.

This change in consumptive behavior is also closely related to people's digital literacy. Yuliana and Hermawan (2019) emphasize that a lack of understanding about the use of digital technology can make the younger generation vulnerable to the negative influences of e-commerce, including wastefulness and dependence on online shopping. Therefore, strengthening digital literacy is crucial in facing the challenges of consumption digitization.

In the midst of this phenomenon, it is important to build critical awareness in using digital technology, both for spiritual and economic purposes. Nur Haditama (2024) underlines the need to build adaptive Islamic communication through digital platforms with an approach that still upholds authentic and contextual da'wah values. This is important so that the Islamic message does not lose its substance in the swift flow of digitalization.

Digital literacy must also be accompanied by financial literacy so that people, especially the younger generation, are not trapped in a culture of excessive consumption. Sari and Wijayanti (2021) show that a good level of financial literacy can reduce unhealthy consumptive behavior, especially in the face of shopping temptations in the digital era.

Education on financial management is an important strategy in shaping smart and wise consumers.

Thus, this background shows that digitalization has a wide impact, both on religious communication patterns and people's consumptive behavior. The role of technology must be balanced with an increase in literacy-both digital, financial, and religious-so that people are able to adapt healthily and productively. The integration of Islamic values in digital practices can be a strong foundation in maintaining the balance between spirituality and modernity in the technological era.

## RESEARCH METHOD

This research uses a descriptive qualitative approach to deeply understand the impact of digitalization on people's consumptive behavior in the e-commerce era. This approach was chosen because it is able to reveal the meaning, views, and subjective experiences of individuals in utilizing digital media for daily consumption. The main focus of this research is on how people interpret the ease of digital access, lifestyle changes, and factors that encourage impulsive consumption through digital platforms. The research was conducted in the city of [specify location] in [specify month and year], targeting the productive age group of 17-40 years.

The informants in this study were selected purposively, based on certain criteria such as actively using e-commerce platforms, having high online purchasing experience, and understanding the use of social media and digital technology in everyday life. Informants came from various professional and educational backgrounds to obtain a wide variety of perspectives. Data collection techniques were conducted through in-depth interviews, both face-to-face and online, and supported by participatory observation of digital consumption activities, such as online shopping patterns and social media usage.

The instrument used was an interview guide that was compiled based on themes from previous literature on digitalization and consumptive behavior, as proposed by Indriani & Setiawan (2023), Ismail & Fahmi (2022), Nugroho & Wahyuni (2022), and Rahman & Handayani (2022). The interviews focused on aspects such as motivations for online consumption, the influence of social media on purchasing decisions, the role of digital promotions, and perceptions of the convenience and risk of online transactions. The data were analyzed using thematic analysis, by identifying the main patterns and themes that emerged from the informants' narratives.

In its implementation, this research takes into account the principles of research ethics, such as maintaining the confidentiality of informants' identities, obtaining informed consent before interviews are conducted, and ensuring that data is used only for academic purposes. Through this approach, a full and contextual understanding of how digitalization affects the consumptive behaviour of modern society is expected.

## RESULT AND DISCUSSION

The results show that digitalization through social media and e-commerce platforms significantly affects people's consumptive behavior, especially among productive age groups. The majority of informants stated that ease of access, attractive visual promotions, and fast payment systems are the main factors for the increasing frequency of impulse purchases. Social media such as Instagram and TikTok are considered as the main triggers for the desire to buy products that were not planned before.

Most informants also admitted that personalization algorithms on digital platforms greatly influence purchasing decisions. Frequently viewed products will continue to appear, creating a psychological urge to buy. In addition, reviews from influencers or content creators are trusted as a reference in making consumption decisions. Ease of transactions and promo features such as "flash sale" and "free shipping" were also cited as causes of uncontrolled repeat consumption.

### 1. Digitalization Drives Impulsive Consumption Patterns

Digitalization has brought about significant changes in the way people consume goods and services. In this study, the majority of informants stated that they often make spontaneous purchases after seeing advertisements or products that appear on social media or e-commerce platforms. This phenomenon shows that the urge to buy no longer always comes from real needs, but is more triggered by visual displays and easy access to product information digitally.

This condition is in line with the findings of Ismail and Fahmi (2022) which states that digitalization encourages the formation of impulsive consumption patterns, where purchasing decisions are made in a short time and without careful planning. E-commerce platforms provide various features such as "buy now" or "express cart" that lower the psychological threshold for consumers to rethink before buying. These features create a quick, yet potentially irrational shopping experience.

Some informants mentioned that discounts, flash sales, and paylater or installment payment systems also facilitate consumptive decision-making. In fact, in some cases, respondents expressed regret after making unnecessary purchases. This shows that digitalization not only facilitates transactions, but also accelerates the process of unwise consumption.

Thus, digitalization has an ambivalent impact on consumption behavior. On the one hand, it opens up access and efficiency in shopping; but on the other hand, it also increases the risk of excessive and uncontrolled consumption. Therefore, it is important for people to raise awareness of the psychological impact of using digital platforms in their daily consumption activities.

## 2. Social Media as a Consumptive Trigger

Social media has transformed from a social interaction platform to a highly effective marketing tool. In this study, many informants stated that they were encouraged to buy products after seeing advertisements or posts from friends/influencers on social media. Visually appealing content, combined with aspirational lifestyle narratives, make social media a very powerful promotional tool.

This phenomenon supports the statement of Nugroho and Wahyuni (2022) who emphasize that increased exposure to digital content has implications for increasing consumptive desires. Consumers, especially from the younger generation, tend to make social media their main reference before buying products. This marks a shift from need-based consumptive behavior to consumptive behavior based on visual and social influences.

Beyond direct advertising, features such as stories, reels or live shopping create an atmosphere of immediacy and urgency that influences purchase decisions. Some informants admitted to feeling "left behind" or "behind the trend" if they did not buy items that were going viral on social media. This social pressure strengthens the consumptive culture among active social media users.

Overall, social media not only serves as a communication channel, but has become the main arena for the formation of a consumptive lifestyle. Consumers are constantly exposed to visual and social stimuli that influence shopping decisions. Therefore, it is important for users to improve their digital literacy to avoid being trapped in an unhealthy consumption cycle.

### 3. The Role of Influencers in Influencing Purchasing Decisions

One of the important findings in this study is the influence of influencers on people's consumption decisions. Informants stated that they trust testimonials from influencers or content creators more than official product advertisements. This creates a form of social trust-based marketing, where consumers feel more confident about products recommended by the figures they follow.

This phenomenon corroborates the findings of Rahman and Handayani (2022) who stated that the culture of consumerism in the digital era is strongly influenced by popular figures on social media. Influencers are considered a representation of an ideal lifestyle, so what they wear, use or promote tends to be followed by their followers. This creates a domino effect in creating consumption trends.

In some cases, informants even admitted that they bought products not because they needed them, but because they wanted to have the same items as their favorite influencers. This shows how the representation of lifestyles through social media has shaped new standards of symbolic consumption. Products become status symbols, no longer just a means of fulfilling needs.

This condition emphasizes the importance of regulation and education on influencer-based digital marketing. Consumers need to be equipped with the critical skills to distinguish between needs and wants shaped by digital social construction. Without that, consumption patterns will continue to be dictated by commercial narratives delivered subtly but massively by influencers.

### 4. Technology Eases Financial Awareness

Advances in digital technology, especially in payment systems and online transactions, have made consumption easier. However, behind this convenience, there are serious consequences on people's financial awareness. In this study, most informants admitted that they rarely think about the long-term financial impact when making online transactions, especially when using digital credit or paylater systems.

This is in line with Sari and Wijayanti's (2021) findings, which state that low financial literacy is the main cause of uncontrolled consumptive behavior in the digital era. E-commerce platforms offer various payment facilities that psychologically make buyers feel that they are not spending money immediately, thus losing awareness of the actual amount of their expenses.

Some informants even mentioned that they only realized the amount of consumptive debt when the digital bill came. This shows a gap in people's ability to manage their personal finances. High digital literacy is not always accompanied by financial literacy, making them active consumers but vulnerable to personal financial crisis.

Therefore, it is important to integrate financial literacy education in the use of digital technology, especially on digital shopping and financial platforms. Without it, people will continue to be trapped in unhealthy consumption patterns, which in turn can negatively impact the economic stability of individuals and families.

## CONCLUSION

The development of digital technology has had a major impact on various aspects of modern society, from the way we communicate to our daily consumption patterns. Easy access to information, online transactions, and interaction through social media have led to significant changes in individual behavior. Digitalization not only makes activities easier, but also creates new dynamics in people's consumption culture and lifestyle, which now tend to be more instant, impulsive, and influenced by visual influences and social trends.

The results show that social media, influencers, and digital transaction systems have a dominant role in shaping people's consumption decisions. Unplanned or impulsive purchases often occur due to visual encouragement, lifestyle narratives, and aggressive promotional strategies. In addition, the ease of payment systems such as installments and paylater often makes consumers unaware of the long-term financial impact of their consumptive habits. This phenomenon shows the importance of education and awareness in dealing with the digital era that is full of consumption temptations.

To face these challenges, it is necessary to strengthen digital literacy and financial literacy in the community. Digital literacy helps individuals to be able to filter information and not be easily influenced by consumptive content, while financial literacy allows people to plan expenses more wisely and responsibly. Raising critical awareness of the impact of digitalization is essential so that people can adapt healthily and productively in utilizing technology without being trapped in excessive consumption patterns.

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