Adapting And Resilient: How Indonesian Consumers Navigate E-Commerce Restrictions In The Post-Pandemic Retail Industry

Hery Purnomo[1], M. Arfani[2], Teuku Fajar Shadiq[3], Garry Brumadyadisty[4], Anita Asnawi[5]
Nusantara University PGRI[1], Kediri, Indonesia, Dr. Soetomo University, Surabaya, Indonesia[2,5],
Syekh-Yusuf Islamic University, Tangerang, Indonesia[3,4]
herypurnomo@unpkediri.ac.id[*1]

Informasi Artikel	Abstract
                           Keywords: Consumer Attitudes Purchasing Power Covid-19 Pandemic	This research aims to examine changes in consumer attitudes and purchasing power in the Indonesian market after the pandemic, with a focus on the impact of restrictions on online sales via social media. The COVID-19 pandemic has significantly changed consumer behavior, triggering a shift from conventional transactions to online platforms. However, online sales restrictions implemented by the Indonesian government raise questions about how consumers will respond and adapt to these changes. This research uses qualitative research methods, namely by describing systematically by conducting literature reviews about post-pandemic consumer behavior, and the impact of social media on purchasing decisions, surveys or questionnaires, and in-depth interviews with consumers to understand attitudes, and their experiences regarding online shopping on social media during the post-pandemic period. The research results reveal that restrictions on online sales via social media influence consumers' attitudes towards online shopping, forcing them to look for other alternatives or change purchasing preferences. Apart from that, these restrictions also have an impact on consumer purchasing power and consumption patterns. This analysis describes post-pandemic market dynamics in Indonesia, where e-commerce companies and business people have to adapt to changes in consumer behavior. Policy implications for the government and marketing strategies for business people are also discussed in the research providing an in-depth look at how to optimize market potential in Indonesia. amid restrictions on online sales. This research aids in comprehending the ongoing alterations in the Indonesian consumer market post-pandemic, thereby guiding government, companies, and other business entities in decision-making processes.

Abstrak

Penelitian ini bertujuan untuk mengkaji perubahan sikap konsumen dan daya beli di pasar Indonesia setelah masa pandemi, dengan fokus pada dampak pembatasan penjualan online melalui media sosial. Pandemi COVID-19 telah mengubah secara signifikan perilaku konsumen, memicu pergeseran dari transaksi konvensional ke platform online. Namun, pembatasan penjualan online yang diterapkan oleh pemerintah Indonesia memunculkan pertanyaan mengenai bagaimana konsumen menanggapi dan beradaptasi terhadap perubahan tersebut. Dalam penelitian ini menggunakan metode penelitian kualitatif yaitu dengan menggambarkan secara sistematis dengan melakukan tinjauan literatur tentang perilaku konsumen pascapandemi, dan dampak media sosial terhadap keputusan pembelian, survei atau kuisoner, dan wawancara mendalam dengan konsumen untuk memahami sikap, dan pengalaman mereka terkait belanja online di media sosial selama pasca pandemi. Hasil penelitian mengungkapkan bahwa pembatasan penjualan online melalui media sosial mempengaruhi sikap konsumen terhadap belanja online, memaksa mereka untuk mencari alternatif lain atau mengubah preferensi pembelian. Selain itu, pembatasan tersebut juga berdampak pada daya beli konsumen dan pola konsumsi. Analisis ini menggambarkan dinamika pasar pasca pandemi di Indonesia, di mana perusahaan *e-commerce* dan pelaku bisnis harus beradaptasi dengan

perubahan perilaku konsumen ini, implikasi kebijakan untuk pemerintah dan strategi pemasaran untuk pelaku bisnis juga dibahas dalam penelitian memberikan pandangan mendalam terhadap cara mengoptimalkan potensi pasar di tengah pembatasan penjualan online. Penelitian ini membantu dalam memahami perubahan yang sedang berlangsung di pasar konsumen Indonesia pasca pandemi, sehingga dapat menjadi panduan bagi pemerintah, perusahaan, dan entitas bisnis lainnya dalam proses pengambilan keputusan.

Kata Kunci : Sikap Konsumen, Daya Beli, Pandemi Covid-19

INTRODUCTION

Consumer attitudes and purchasing power have undergone significant shifts in the post-pandemic marketplace, especially in Indonesia, with a notable impact on online sales through social media. Social media channels serve as powerful tools for brand communication, customer engagement, and market research, offering unparalleled opportunities for brands to connect with consumers on a personal level (Krisprimandoyo et al., 2024). The COVID-19 pandemic has accelerated the adoption of online shopping, with a substantial increase in online sales volume (Indriani et al., 2022). This surge can be attributed to the convenience and safety offered by online shopping, as consumers sought to minimize physical contact and adhere to social distancing guidelines. Post-sale services have been crucial in retaining customers and influencing their value perceptions, underscoring the importance of customer satisfaction in the digital marketplace (Javed et al., 2020).

Based on the survey results in Figure 1, which were taken from the Indonesian Marketing Science Journal Volume 21 No. 2, December (2022), pages 126-141, it can be seen that the online shopping media used by consumers after the pandemic all experienced an increase in usage sequentially, namely the WhatsApp application increased by 64%, social media (Instagram and Facebook) increased by 20%, official websites/marketplaces rose by 13%, and SMS or telephone rose by 4%. From the survey results, we can see that the biggest reason, namely 41% of online media use during the pandemic, is because service is felt to be faster. Other reasons were avoiding Covid-19 (17%), feeling more practical and having lots of attractive promos (13%), prices via online media felt cheaper (11%), and others such as feeling safer, shipping costs were cheap, and they had become a subscription (5%). The type of payment in online shopping is dominated by money transfers from buyers to sellers, namely 47%. The widespread development of the use of digital money is of interest to 38% of respondents, the remainder still use cash when COD (cash on delivery), namely 13%. Of the remainder, only 1% use credit cards. As many as 34% of respondents answered that the reason they use this payment tool when shopping online is because they feel it is more practical, 30% feel it is safer, 20% of respondents want to avoid Covid-19, 15% are interested because of the discount/cashback, and 1% answered other reasons. Of all respondents, 92% would still make purchases online even though Covid-19 was no longer around.

Figure 1. Survey Results
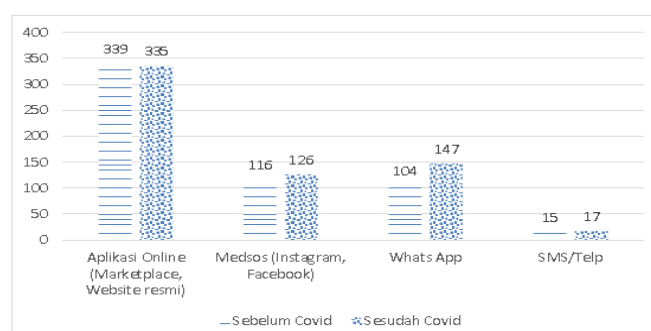
The pandemic has also led to changes in consumer behavior, with a significant increase in online grocery shopping and a preference for locally produced food (Durant et al., 2023; Pesci, 2024). Additionally, consumer preferences have shifted towards essential goods, with a noticeable decrease in the purchase of non-essential items (Coluccia et al., 2021; Pang et al., 2021). This shift reflects a broader trend towards more mindful consumption patterns as consumers navigate the uncertainties of the post-pandemic era. In Indonesia, the implementation of large-scale social restrictions has further accelerated the adoption of online shopping platforms, transforming the retail landscape and presenting new challenges and opportunities for businesses (Oktaviani, 2024). The rapid shift towards online shopping in Indonesia during the pandemic has been significant, with a notable increase in online grocery shopping and a transition of sales channels for various products, including fashion items, to online platforms (Nurcahyanie & Singgih, 2022). However, the introduction of government-imposed restrictions on online sales via social media has raised concerns about their impact on consumer behavior and purchasing power. These restrictions, aimed at regulating e-commerce activities and ensuring fair competition, have created a new set of challenges for both consumers and businesses. To address these challenges, it is essential to investigate how these restrictions influence consumer attitudes and purchasing behaviors. Understanding the direct impact of these regulations on online shopping habits will provide valuable insights into the adaptive strategies employed by consumers and businesses. By systematically analyzing consumer responses to these restrictions, this study aims to identify effective solutions that can help businesses navigate the regulatory environment and maintain consumer engagement in the post-pandemic marketplace.

The literature highlights several strategies that businesses can adopt to adapt to the new regulatory environment and maintain consumer engagement. One such strategy is enhancing post-sale services, which have been shown to play a crucial role in retaining customers and influencing their perceptions of value (Javed et al., 2020). By focusing on post-sale satisfaction, businesses can build trust and loyalty among consumers, which is especially important in the highly competitive online marketplace. Additionally, the importance of e-trust, e-satisfaction, and e-loyalty in developing customer relationships towards online shops in Indonesia has been emphasized (Wandoko et al., 2023). Enhancing these factors can help businesses mitigate the adverse effects of restrictions on online sales. Furthermore, digital transformation efforts, such as improving the user experience on e-commerce platforms and leveraging data analytics to personalize marketing efforts, can provide businesses with a competitive edge. These strategies not only help businesses comply with regulatory requirements but also enhance consumer satisfaction and loyalty in the long term. Existing literature provides valuable insights into the shifts in consumer behavior and the importance of trust and satisfaction in the online shopping experience (Almeman, 2024; Wu et al., 2023). However, there is a notable lack of research specifically addressing how Indonesian consumers are adapting to the government-imposed restrictions on online sales via social media. While studies have explored the general increase in online shopping during the pandemic and the role of social media in e-commerce, the specific ways these restrictions influence consumer attitudes, purchasing behaviors, and overall market dynamics in Indonesia remain underexplored.

This research gap highlights the need for a focused investigation into the adaptive strategies employed by consumers and businesses in response to these regulatory changes. By addressing this gap, the study aims to provide a comprehensive understanding of the evolving landscape of e-commerce in Indonesia, offering insights that can inform policy decisions and business strategies. The primary objective of this study is to investigate how Indonesian consumers are adapting to e-commerce restrictions in the post-pandemic era. This includes examining changes in consumer attitudes towards online shopping, analyzing shifts in purchasing preferences and decision-making processes, and assessing the direct impact of government-imposed restrictions on online sales via social media platforms. This study is novel in its focused examination of the specific impact of government restrictions on online sales through social media in Indonesia. By integrating insights from consumer behavior theories and digital marketing strategies, this

research provides a comprehensive analysis of how these restrictions influence consumer purchasing power and consumption patterns. The study's findings will contribute to the existing body of knowledge by offering a detailed understanding of the adaptive strategies employed by consumers and businesses in response to these regulatory changes.

The scope of this study encompasses several key areas. First, it investigates changes in consumer attitudes towards online shopping and analyzes shifts in purchasing preferences and decision-making processes among Indonesian consumers. Understanding these changes is crucial for comprehending the overall impact of the pandemic on consumer behavior. Second, the study assesses the direct impact of government-imposed restrictions on online sales via social media platforms. This includes understanding how these restrictions influence consumer purchasing power and consumption patterns, providing insights into the broader economic and social implications of these regulatory measures. Third, the research identifies alternative shopping methods and platforms that consumers turn to in response to e-commerce restrictions. It also explores the strategies employed by businesses to maintain consumer engagement and sales amidst these regulatory challenges, offering a comprehensive view of the adaptive strategies within the market. Finally, the study discusses the implications of research findings for government policy and regulatory frameworks. It provides recommendations for e-commerce companies and business practitioners to optimize their marketing and operational strategies in light of consumer adaptations. By addressing these areas, the study aims to provide valuable insights into the dynamic post-pandemic marketplace in Indonesia.

The Theory of Planned Behavior (TPB) provides a valuable framework for understanding consumer attitudes and shifts in purchasing power in the post-pandemic marketplace. TPB focuses on factors influencing individuals' intentions and behaviors, making it relevant for analyzing consumer decision-making processes during and after the COVID-19 pandemic. Studies have successfully applied TPB to various contexts, including tourism, health behavior, and online shopping, to predict and explain consumer intentions and actions (Akhmadi et al., 2021; Qi & Ploeger, 2021). TPB has played a crucial role in predicting consumer behaviors such as green food purchase intentions (Qi & Ploeger, 2021), online food purchasing (Akhmadi et al., 2021), and continuous organic food purchase intentions (Qi et al., 2023) during the pandemic. Additionally, TPB has been extended to explore behaviors like mask-wearing intentions (Pan & Liu, 2022), telehealth continuance intentions (Hsieh et al., 2022), and digital payment intentions (Zhu, 2023) in response to the pandemic. The theory has also been utilized to understand behaviors related to COVID-19 risk perception (C. Li & Huang, 2022), vaccination intentions (Tarkar, 2022), and social distancing (Ang et al., 2021). Moreover, TPB has been employed to examine various aspects of consumer behavior, such as the intention to participate in tourism and hospitality events (Rousan et al., 2022), willingness to pay more for sustainable practices (Sia et al., 2023), and interest in buying from online marketplaces (Srisathan & Naruetharadhol, 2022). The theory has been integrated with other models and theories to provide a comprehensive understanding of behaviors in the post-pandemic era (Man, 2023). In conclusion, the Theory of Planned Behavior serves as a robust framework for analyzing consumer attitudes and behaviors in the post-pandemic marketplace. By considering factors such as attitudes, subjective norms, and perceived behavioral control, TPB offers insights into how individuals make decisions and navigate changes in consumer behavior during and after the COVID-19 pandemic.

Consumer attitudes and purchasing power shifts in the post-pandemic marketplace are closely intertwined with the Technology Acceptance Model (TAM), a widely recognized framework for understanding user acceptance of technology. The TAM, initially proposed by Davis in 1989, is an adaptation of the Theory of Reasoned Action (TRA) specifically designed to model user acceptance of technology (Fahiraningrum & Richard, 2020). In the context of consumer behavior and purchasing decisions post-pandemic, the TAM plays a crucial role in analyzing the factors influencing individuals' acceptance of various technologies. Studies have applied the TAM to examine consumer perceptions and attitudes towards electronic payment systems (Mahphoth et al., 2020), mobile payment behavior (Isrososiawan et al., 2019), and the adoption of digital

payment systems (Bhaskaran, 2021). The model has been utilized to predict users' intentions to use e-learning technologies (Bahçekapili, 2023), e-auction platforms (Masa'deh et al., 2023), and mobile banking services (Wandira, 2022). Moreover, the TAM has been extended and applied in diverse settings, such as in the analysis of the acceptance of e-health systems (Zolait et al., 2019), digital marketing services (Riantini et al., 2021), and Islamic mobile banking (Wandira, 2022). It has also been used to evaluate the acceptance of e-learning platforms (Alamri, 2019), digital payment systems (Elnady et al., 2022), and decision support systems (Al-Rahmi et al., 2019). The TAM has been instrumental in understanding users' acceptance of technology in various sectors, including education, healthcare, finance, and e-commerce. Furthermore, the TAM has been integrated with other models and theories to provide a comprehensive understanding of technology acceptance. Studies have combined the TAM with the Theory of Planned Behavior (TPB) (Sadeck, 2022), Unified Theory of Acceptance and Use of Technology (UTAUT) (Wandira, 2022), and Theory of Diffusion of Innovations (DOI) to enhance the explanatory power of technology acceptance research (Nurqamarani et al., 2021). In conclusion, the Technology Acceptance Model (TAM) serves as a fundamental framework for analyzing consumer attitudes and purchasing power shifts in the post-pandemic marketplace. By examining the factors influencing technology acceptance, the TAM offers valuable insights into how individuals perceive and adopt various technological innovations in a rapidly evolving digital landscape.

The integration of the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) offers a comprehensive framework for understanding consumer attitudes and purchasing power shifts in the post-pandemic marketplace. By combining these two influential models, researchers can gain deeper insights into the factors influencing consumer behavior in response to the evolving digital landscape and changing market dynamics. Studies such as H. Li & Wang (2019) have successfully utilized an integrated framework of TPB and TAM to explore consumers' intentions to purchase energy-efficient appliances. This integration allows for a more holistic analysis of consumer decision-making processes, considering not only the technological aspects (TAM) but also the social and psychological factors (TPB) that shape consumer attitudes and behaviors. In conclusion, the integration of TPB and TAM provides a robust framework for analyzing consumer attitudes and purchasing power shifts in the post-pandemic marketplace. By combining these models, researchers can uncover the intricate interplay between technological acceptance, social influences, and individual beliefs that shape consumer behavior in response to changing market conditions.

Social Influence Theory plays a significant role in shaping consumer attitudes and purchasing power shifts in the post-pandemic marketplace. This theory emphasizes how individuals' behaviors, beliefs, and decisions are influenced by social factors, such as peers, family, media, and online influencers. Studies have shown that social influence can impact consumer attitudes and behaviors towards various products and services, especially during times of crisis like the COVID-19 pandemic. Research by Xia et al. (2022) highlights how social influence during the pandemic affects consumer attitudes towards green product purchases. The perceived social pressure can significantly influence individuals' attitudes and intentions towards sustainable consumption practices. Similarly, Sarvanan et al. (2022) emphasize that social influence motivates consumers to adopt new attitudes and behaviors that align with societal norms, including the purchase of green products. Furthermore, Mishra & Maity (2021) discuss the influence of parents, peers, and media on adolescents' consumer behavior, indicating that social media influencers play a powerful role in shaping consumer knowledge, attitudes, and purchase behavior. The study underscores the impact of peer influence, including online influencers, on consumer decision-making processes. Moreover, social influence theory has been applied in various contexts, such as the impact of COVID-19 on customer journeys (Kannan & Kulkarni, 2021), the influence of electronic word of mouth on purchase intentions (Nguyen, 2024), and the effect of social media influencers on consumer purchasing intentions (Alam et al., 2022). These studies demonstrate the pervasive role of social influence in shaping consumer attitudes and behaviors in response to changing market dynamics, especially in the post-pandemic era. In conclusion, Social Influence

Theory provides valuable insights into how external factors influence consumer attitudes and purchasing decisions in the post-pandemic marketplace. By understanding the impact of social forces on consumer behavior, businesses can tailor their marketing strategies and offerings to align with evolving consumer preferences and societal norms. Social Influence Theory emphasizes the role of social interactions and the influence of peers in shaping individuals' behaviors and attitudes. Social media platforms inherently provide a space for social interactions, reviews, and recommendations, which play a crucial role in consumers' decision-making processes. The increased usage of social media for shopping during the pandemic can be attributed to the social influence exerted by peers and communities sharing their experiences and recommendations.

METHODS

This research uses a qualitative research method, namely by describing systematically, accurately, factually the field facts and characteristics of the research object qualitatively. It is intended that in this research the researcher will explore and reveal a case study or problem that occurs in the field regarding Changes in Consumer Attitudes and Purchasing Power in the Post-Pandemic Market. The type of data will be the results of interviews with informants, the type of data source used is primary, namely where the researcher obtains data directly from the information source (informant) through observations, intense and in-depth interviews and documentation carried out by the researcher. Next is carrying out technical data analysis, which is done by collecting and interpreting data by comparing the results and existing theories as well as combining the results of observations, interviews and documentation and finally validating the data.

RESULTS AND DISCUSSION

Consumer Attitudes Towards Online Shopping Post-Pandemic

The COVID-19 pandemic profoundly altered consumer behavior globally, with significant changes observed in Indonesia. The necessity to minimize physical contact and adhere to social distancing protocols drove a substantial increase in online shopping. According to Indriani et al. (2022), online sales via social media platforms saw a dramatic rise due to the need for convenience and safety. The pandemic expedited the adoption of online shopping, which provided a safer alternative to physical stores.

During the pandemic, consumers turned to online shopping platforms to avoid crowded places and reduce the risk of contracting the virus. This trend was particularly evident in Indonesia, where the government's large-scale social restrictions further pushed consumers towards digital shopping solutions. The convenience of shopping from home, combined with the ability to easily compare prices and products, made online shopping an attractive option. This shift is further supported by Javed et al. (2020), who highlighted the critical role of post-sale services in retaining customers and enhancing their perceptions of value. Effective post-sale services, such as efficient delivery, responsive customer support, and hassle-free returns, have become vital in maintaining customer satisfaction and loyalty in the digital marketplace.

For instance, Tokopedia, one of Indonesia's largest e-commerce platforms, significantly improved its post-sale services during the pandemic. It introduced faster delivery options and a more robust customer service system to address the increasing demands and concerns of online shoppers. Tokopedia's initiative to partner with various logistics companies enabled quicker deliveries, which was crucial during lockdowns and restrictions. Moreover, the platform enhanced its customer support by implementing a more efficient communication system that allowed users to easily track their orders and resolve issues swiftly. This focus on post-sale services not only met the heightened expectations of consumers but also fostered a sense of trust and reliability, crucial for retaining customers in the competitive e-commerce landscape.
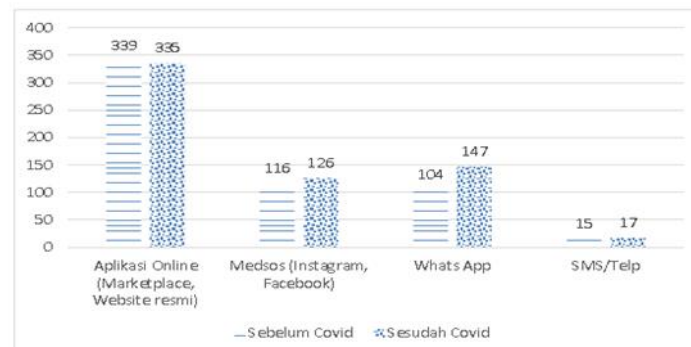
Figure 1 from the Indonesian Marketing Science Journal indicates various online shopping media saw increased usage post-pandemic: WhatsApp usage rose by 64%, social media platforms (Instagram and Facebook) by 20%, official websites/marketplaces by 13%, and SMS or telephone by 4%. These findings underscore that the convenience and perceived safety of online shopping significantly influenced consumer behavior. WhatsApp, for instance, became a preferred medium for placing orders and communicating with sellers due to its ease of use and direct communication capabilities. The substantial increase in WhatsApp usage can be attributed to its user-friendly interface and the ability to facilitate real-time communication between buyers and sellers. This direct line of communication helped build trust and provided a personalized shopping experience, which is often lacking in traditional e-commerce platforms. Moreover, the integration of payment options within the app allowed for seamless transactions, further enhancing the convenience factor.

Similarly, the rise in social media platforms like Instagram and Facebook for shopping can be linked to their visual appeal and interactive features. These platforms enabled businesses to showcase their products through engaging content, live streams, and influencer endorsements, which resonated well with consumers. The use of stories, reels, and posts for product promotions provided a more immersive shopping experience, encouraging consumers to make purchases directly through these platforms.

Official websites and marketplaces also saw increased traffic as they offered a wide range of products, secure payment gateways, and reliable delivery services. For example, Shopee and Lazada, two prominent e-commerce sites in Indonesia, experienced significant growth in user base and sales volume. These platforms continuously improved their user interface, offered attractive promotions, and ensured timely delivery, catering to the evolving needs of consumers during the pandemic. The relatively smaller increase in SMS or telephone shopping indicates a continued, albeit limited, reliance on traditional methods of placing orders, especially among older consumers or those less comfortable with digital platforms. However, even these methods saw some growth, reflecting a broader shift towards remote shopping.

In conclusion, the COVID-19 pandemic has driven significant changes in consumer attitudes towards online shopping in Indonesia. The increased reliance on digital platforms, driven by the need for convenience and safety, has transformed the retail landscape. Businesses like Tokopedia that adapted by enhancing post-sale services have successfully retained customer loyalty. The varied usage of platforms like WhatsApp, social media, and official websites highlights the diverse preferences of consumers, emphasizing the need for a multi-channel approach in the evolving e-commerce market.

Payment Preferences in Online Shopping

The pandemic also shifted payment preferences towards more digital and contactless methods. The survey results showed that money transfers dominated online payments,

accounting for 47%, followed by digital money at 38%, cash on delivery at 13%, and credit cards at 1%. This trend aligns with findings by Mahphoth et al. (2020), who noted an increased acceptance of electronic payment systems during the pandemic.

Consumers cited practicality (34%) and safety (30%) as primary reasons for choosing specific payment methods. The desire to minimize physical contact and reduce COVID-19 risks significantly influenced these preferences. This aligns with research by Durant et al. (2023) and Pesci (2024), which highlighted a significant increase in online grocery shopping and a preference for locally produced food during the pandemic.

The shift towards digital payments during the pandemic can be largely attributed to the need for practicality and safety. Practicality in this context refers to the ease and convenience of conducting transactions without the need for physical interaction or cash handling. Consumers found digital payment methods such as money transfers and e-wallets more convenient as they eliminated the need for in-person interactions, which were particularly undesirable during the pandemic.

Safety, another critical factor, was driven by the need to avoid physical contact to reduce the risk of contracting COVID-19. Digital payment methods allowed consumers to adhere to social distancing guidelines while still engaging in necessary transactions. The use of digital wallets, for example, provided a contactless means of payment, which was perceived as safer compared to handling cash or cards that could potentially carry the virus. In Indonesia, the use of e-wallets like OVO and GoPay surged as they offered a convenient and safe payment option. These digital wallets allowed for seamless transactions without the need for physical cash, aligning with consumer preferences for safety and practicality during the pandemic.

OVO became widely popular during the pandemic due to its user-friendly interface and widespread acceptance across various merchants, both online and offline. It enabled users to perform various transactions, from paying for groceries to utility bills, without physical contact. OVO's integration with major e-commerce platforms like Tokopedia further boosted its usage as online shopping surged.

As part of the Gojek ecosystem, GoPay also saw a significant increase in usage. It facilitated contactless payments not only for online purchases but also for services like food delivery and transportation. The ability to link GoPay with bank accounts for easy top-ups and its inclusion in Gojek's suite of services made it a preferred choice for many Indonesians. Mahphoth et al. (2020) observed that the pandemic accelerated the acceptance of electronic payment systems as consumers sought safer and more practical ways to handle transactions. Durant et al. (2023) and Pesci (2024) also highlighted the increased use of digital payments for online grocery shopping, reflecting a broader trend towards digital and contactless payments.

This shift was not limited to urban areas but also extended to rural regions where digital payment adoption was historically lower. Government initiatives promoting digital financial inclusion and incentives from e-wallet providers played a crucial role in this broader adoption. For example, OVO and GoPay offered cashback rewards and discounts to encourage users to switch from cash to digital payments, further driving the adoption of these technologies.

A practical example of the shift in payment preferences can be seen in the integration of GoPay with Grab's services in Indonesia. During the pandemic, Grab partnered with GoPay to allow users to pay for rides, food delivery, and other services using the GoPay e-wallet. This integration provided a seamless and contactless payment experience, significantly boosting the adoption of GoPay among Grab users. Grab also introduced measures such as contactless delivery, where delivery personnel would leave packages at the door, and users could pay using GoPay without any physical interaction. This initiative was particularly well-received by consumers who were concerned about safety and minimizing physical contact.

The pandemic-induced shift towards digital and contactless payment methods is a clear reflection of changing consumer preferences driven by practicality and safety concerns. The surge in the use of e-wallets like OVO and GoPay in Indonesia exemplifies how consumers adapted to the new normal by embracing technologies that facilitated safer and more convenient

transactions. These trends are likely to persist post-pandemic as consumers continue to value the convenience and safety offered by digital payment solutions.

Impact of Government-Imposed Restrictions on Online Sales

The Indonesian government's restrictions on online sales via social media aimed to regulate e-commerce activities and ensure fair competition. These restrictions, however, posed new challenges for both consumers and businesses. Oktaviani (2024) noted that large-scale social restrictions accelerated the adoption of online shopping platforms but also required businesses to adapt quickly to regulatory changes. This shift was driven by the need to adhere to new regulations while continuing to meet consumer demands in a rapidly changing market.

Nurcahyanie & Singgih (2022) found that government-imposed restrictions significantly impacted consumer purchasing power and behaviors. Consumers had to navigate new regulations, such as limitations on direct sales through popular social media platforms like Instagram and Facebook. These platforms had become essential for many small and medium-sized enterprises (SMEs) to reach their customer base, offer promotions, and provide customer service. For businesses, the restrictions meant increased scrutiny and compliance requirements. This led to additional operational costs as businesses had to invest in ensuring that their online sales processes complied with the new regulations. Compliance included adhering to standards for consumer protection, transparency in pricing, and data privacy laws. This compliance shift often required significant changes in the way businesses conducted their operations, from marketing to customer engagement.

One concrete example of how businesses adapted to these restrictions can be seen in the strategic shifts made by major e-commerce platforms like Bukalapak and Shopee. Before the restrictions, many SMEs relied heavily on social media for direct sales due to the lower entry costs and the ability to engage directly with consumers. However, the restrictions mandated that businesses move their sales activities to regulated e-commerce platforms.

Bukalapak and Shopee enhanced their platforms to accommodate the influx of sellers and buyers migrating from social media channels. This adaptation included several key initiatives. First, both Bukalapak and Shopee invested in improving the user experience (UX) on their platforms. This included redesigning their interfaces to make navigation easier for both sellers and buyers, enhancing search functionalities, and streamlining the checkout process. They also upgraded their backend infrastructure to handle the increased traffic and transactions, ensuring that the platforms could support a larger number of concurrent users without performance degradation.

Additionally, both platforms provided extensive training and onboarding programs to help new sellers transition from social media to their e-commerce platforms. This included webinars, tutorials, and dedicated support teams to assist sellers in setting up their online stores. Bukalapak and Shopee also offered advanced marketing tools that allowed sellers to create targeted promotions and advertisements within the platform. These tools were designed to help sellers maintain visibility and reach their target audience effectively.

To ensure compliance with the new regulations, Bukalapak and Shopee implemented stricter verification processes for sellers, ensuring that all listed products and transactions adhered to government standards. They emphasized building trust with consumers through robust customer service, transparent return policies, and secure payment gateways. This trust was crucial for retaining consumer confidence as they transitioned away from social media-based sales.

The transition to regulated platforms often meant higher operational costs for SMEs. They had to invest in learning new systems, potentially higher transaction fees, and compliance-related expenses. However, this transition also offered opportunities for broader market reach. By listing their products on established e-commerce platforms, SMEs could access a larger customer base and benefit from the marketing and logistical support provided by these platforms.

Consumers benefited from the streamlined shopping experience provided by platforms like Bukalapak and Shopee. The improved UX and secure payment systems offered a safer and more reliable shopping environment compared to social media. The increased regulatory compliance and enhanced customer service provided by these platforms helped build consumer trust. This was particularly important in the post-pandemic era, where concerns about product quality, delivery reliability, and data privacy were paramount.

The Indonesian government's restrictions on online sales via social media significantly impacted the e-commerce landscape, necessitating swift adaptation by both businesses and consumers. Platforms like Bukalapak and Shopee played a crucial role in facilitating this transition, offering enhanced services to accommodate the shift from social media sales. While the restrictions posed challenges, they also created opportunities for growth and innovation within the regulated e-commerce environment. The strategies employed by these platforms highlight the importance of adaptability and resilience in navigating regulatory changes in the post-pandemic retail industry.

Adaptive Strategies Employed by Businesses

The regulatory environment introduced by the Indonesian government to control e-commerce activities posed significant challenges to businesses. However, companies adapted by employing various strategies to retain customers and build trust. Enhancing post-sale services, improving user experiences on e-commerce platforms, leveraging data analytics for personalized marketing, and ensuring compliance with regulatory requirements emerged as crucial strategies.

Enhancing post-sale services became a fundamental strategy for businesses to build trust and retain customers in the competitive online marketplace. Javed et al. (2020) emphasized that post-sale satisfaction plays a crucial role in influencing consumer perceptions of value. This aspect includes various services such as efficient return and exchange processes, prompt customer service, and reliable delivery options.

For example, Tokopedia, one of Indonesia's leading e-commerce platforms, significantly improved its post-sale services by introducing a more flexible return policy and enhancing its customer service operations. During the pandemic, the company focused on providing quick resolutions to customer complaints and streamlined its return and refund processes. This approach not only helped in retaining customers but also increased trust and loyalty towards the platform.

Wandoko et al. (2023) highlighted the significance of e-trust, e-satisfaction, and e-loyalty in developing strong customer relationships. To achieve this, businesses need to focus on enhancing user experiences on their e-commerce platforms. This involves intuitive website design, easy navigation, secure payment methods, and personalized shopping experiences.

For example, Bukalapak, another major Indonesian e-commerce player, focused on building e-trust by ensuring secure transactions through advanced encryption technologies. The platform also introduced user reviews and ratings for products and sellers, enhancing transparency and trust. By responding to customer feedback and continually improving its user interface, Bukalapak managed to enhance e-satisfaction and e-loyalty.

The use of data analytics has become increasingly important for businesses to understand consumer behavior and preferences. By leveraging data analytics, companies can offer personalized recommendations and targeted promotions, thereby enhancing the shopping experience and maintaining consumer engagement.

For example, Blibli, an Indonesian e-commerce company, implemented advanced data analytics to personalize shopping experiences. The platform analyzed customer data to offer tailored recommendations and promotions based on individual shopping behavior. For instance, Blibli used machine learning algorithms to predict customer preferences and suggest products that align with their interests. This strategy not only helped in maintaining consumer engagement but also increased customer satisfaction despite the regulatory challenges.

Ensuring compliance with regulatory requirements is essential for businesses to operate smoothly and avoid penalties. Companies need to stay updated with regulatory changes and adapt their operations accordingly. This involves adhering to guidelines on advertising, data protection, and transaction security.

For example, Shopee, a prominent e-commerce platform in Indonesia, took proactive steps to ensure compliance with the new e-commerce regulations. The company updated its policies to meet the regulatory standards, such as transparent pricing, clear return policies, and secure payment methods. By aligning its operations with regulatory requirements, Shopee not only avoided legal issues but also built a reputation for reliability and trustworthiness among consumers.

The adaptive strategies employed by businesses have had a tangible impact on consumer behavior and business operations in Indonesia. These strategies have not only helped companies navigate the regulatory environment but also contributed to the overall growth of the e-commerce sector in the post-pandemic era.

During the pandemic, JD.ID, an Indonesian arm of the Chinese e-commerce giant JD.com, focused on improving its delivery services to ensure timely and safe deliveries. The company invested in its logistics network, introduced contactless delivery options, and provided real-time tracking for orders. This improvement in delivery services significantly enhanced customer satisfaction and loyalty, leading to increased sales and customer retention.

Lazada Indonesia leveraged its extensive data analytics capabilities to understand changing consumer preferences during the pandemic. The platform introduced personalized marketing campaigns and flash sales tailored to individual consumer segments. By offering targeted promotions and discounts, Lazada successfully maintained high levels of consumer engagement and satisfaction.

In conclusion, businesses in Indonesia have effectively adapted to the regulatory environment by employing strategies that enhance post-sale services, build e-trust, leverage data analytics for personalized marketing, and ensure regulatory compliance. These adaptive strategies have not only helped businesses retain customers and build trust but also contributed to the resilience and growth of the e-commerce sector in the post-pandemic marketplace. By continually innovating and adapting to regulatory changes, businesses can maintain a competitive edge and foster long-term customer loyalty.

Shifts in Consumer Preferences and Purchasing Behavior

The COVID-19 pandemic profoundly influenced consumer preferences and purchasing behaviors, leading to significant shifts that have persisted into the post-pandemic era. This section delves into the specific ways these preferences and behaviors changed, supported by real-world examples and research findings.

During the pandemic, consumers prioritized purchasing essential goods over non-essential items. This trend reflects a broader movement towards mindful consumption, where consumers make more deliberate choices about what they buy. Research by Coluccia et al. (2021) and Pang et al. (2021) highlights this shift, noting a marked increase in the purchase of necessities like food, household supplies, and health products.

In Indonesia, the online grocery platform Sayurbox experienced a surge in demand as consumers increasingly turned to online shopping for fresh produce and household essentials. Sayurbox's convenience and the perceived safety of home delivery services appealed to consumers seeking to minimize their exposure to COVID-19. This trend was not limited to Sayurbox; other platforms like HappyFresh and TaniHub also saw similar increases in demand for groceries and essential items.

The pandemic also led to a notable increase in online grocery shopping. Durant et al. (2023) observed that consumers not only turned to online platforms for their grocery needs but also showed a growing preference for locally produced food. This shift can be attributed to several factors, including supply chain disruptions that made local produce more accessible and consumers' desire to support local businesses during a challenging economic period.

A survey conducted during the pandemic revealed that 64% of Indonesian consumers used WhatsApp to place grocery orders, indicating a significant reliance on digital communication and online ordering systems. Local farmers and small businesses leveraged platforms like WhatsApp and Instagram to reach customers directly, bypassing traditional supply chains that were often disrupted by lockdowns and movement restrictions.

The convenience and perceived safety of online shopping have had a lasting impact on consumer behavior. According to the survey results, 92% of respondents indicated that they would continue to make online purchases even after the pandemic. This demonstrates a permanent shift in shopping habits, where consumers have grown accustomed to the convenience and efficiency of online shopping.

Tokopedia and Shopee, two of Indonesia's largest e-commerce platforms, reported significant growth in user engagement and transaction volumes during and after the pandemic. For instance, Tokopedia saw a 300% increase in transactions for health and personal care products during the pandemic. This sustained increase in online shopping activities underscores the long-term behavioral changes induced by the pandemic.

During the pandemic, many Indonesian consumers shifted their spending from luxury fashion items to household essentials and groceries. This was driven by the uncertainty of the economic situation and a focus on more immediate needs. E-commerce platforms specializing in fashion, such as Zalora, reported a decline in luxury item sales, while platforms like Sayurbox and HappyFresh saw increased demand for essential goods.

The shift to online shopping also saw an increased adoption of digital payment methods. Platforms like GoPay and OVO became more popular as consumers preferred contactless payment options. Mahphoth et al. (2020) noted that this trend was driven by the practicality and safety of digital transactions, reducing the need for physical cash exchanges.

Social media platforms like Instagram and Facebook played a crucial role in facilitating online shopping. Small businesses and local vendors used these platforms to market their products and reach consumers directly. For instance, many local food vendors in Jakarta turned to Instagram to sell homemade meals and baked goods, leveraging the platform's visual appeal and broad user base to maintain sales during lockdowns.

The pandemic has fundamentally reshaped consumer preferences and purchasing behaviors, with a significant shift towards essential goods, increased online grocery shopping, and a lasting impact on online shopping habits. Real-world examples from Indonesia, such as the rise of Sayurbox and the increased use of digital payment methods, illustrate these changes. As consumers continue to prioritize convenience and safety, businesses must adapt to these evolving preferences to remain competitive in the post-pandemic retail landscape.

Influence of Social Media on Consumer Behavior

Social media has significantly influenced consumer behavior during the pandemic, reshaping how consumers interact with brands and make purchasing decisions. The role of social media extends beyond mere communication, becoming a critical platform for marketing, peer recommendations, and reviews, which are essential components of the decision-making process.

Xia et al. (2022) demonstrated that social influence has a profound impact on consumer attitudes, particularly towards green product purchases. Their study found that social media platforms provide an avenue for consumers to share their experiences and opinions on environmentally friendly products, which in turn influences the purchasing decisions of others within their social networks. This phenomenon is a clear example of how peer recommendations and social validation can drive consumer behavior towards more sustainable choices. Similarly, Alam et al. (2022) emphasized the power of social media influencers in shaping consumer purchasing intentions. Influencers, who often have a large and engaged following, can effectively promote products by sharing their personal experiences and endorsements. Their recommendations are perceived as more authentic and trustworthy compared to traditional advertising, which significantly impacts consumer attitudes and behaviors.

The increased use of social media for shopping can be attributed to its role in providing social interactions, reviews, and recommendations. Mishra & Maity (2021) noted that social interactions on platforms like Facebook, Instagram, and Twitter are pivotal in shaping consumer behavior. These interactions provide valuable insights and social proof, which are crucial in the decision-making process. During the pandemic, consumers sought out social media for product information, reviews, and recommendations more than ever before. This shift was driven by the need for convenience and the inability to access physical stores due to lockdowns and social distancing measures. Social media platforms became the go-to source for consumers to discover new products, read reviews, and make informed purchasing decisions.

In Indonesia, the influence of social media on consumer behavior was particularly pronounced during the pandemic. With a high penetration of social media use, Indonesian consumers turned to platforms like Instagram, YouTube, and TikTok to find product recommendations and reviews. Influencers on these platforms played a significant role in promoting products and driving online sales. For instance, an Indonesian beauty influencer on Instagram, Tasya Farasya, who has millions of followers, regularly reviews and endorses beauty and skincare products. During the pandemic, her recommendations significantly influenced her followers' purchasing decisions. Brands that collaborated with her reported a noticeable increase in sales and brand visibility. This example highlights the powerful impact of social media influencers in shaping consumer behavior and driving e-commerce sales in Indonesia.

The trend of relying on social media for shopping aligns with Social Influence Theory, which underscores the impact of social factors on consumer behavior. According to this theory, individuals' behaviors, beliefs, and decisions are influenced by the social environment, including peers, family, and social media influencers (Mishra & Maity, 2021). The pandemic amplified this effect as consumers increasingly sought out the opinions and experiences of others online to guide their purchasing decisions.

During the pandemic, many Indonesian consumers faced limited access to physical stores due to lockdowns and social restrictions. As a result, they turned to social media platforms to continue their shopping activities. One notable example is the rise of online beauty and fashion shopping through Instagram. Influencers like Rachel Goddard and Sarah Ayu utilized their platforms to showcase new products, share discount codes, and provide detailed reviews, which encouraged their followers to make online purchases. A specific example includes a campaign by the Indonesian fashion brand "Love, Bonito" which collaborated with several popular influencers to promote their latest collection. The influencers shared their personal styling tips and outfit inspirations on Instagram stories and posts, which not only increased brand awareness but also drove significant traffic to Love, Bonito's online store. The campaign was successful, evidenced by a spike in online sales and increased engagement on the brand's social media pages.

In conclusion, social media has played a crucial role in shaping consumer behavior during the pandemic, with significant influence from social media influencers and peer recommendations. The reliance on social media for shopping highlights the importance of social interactions, reviews, and recommendations in the decision-making process. This trend aligns with Social Influence Theory, demonstrating the impact of social factors on consumer behavior. Real-world examples from Indonesia illustrate how social media influencers have effectively driven online sales and shaped consumer purchasing intentions during the pandemic.

Implications for E-commerce Companies and Business Practitioners

The importance of post-sale services in retaining customers and building long-term loyalty cannot be overstated. Post-sale services include customer support, return and refund policies, and follow-up communications. Javed et al. (2020) emphasize that effective post-sale services increase customer satisfaction and foster repeat purchases. For example, Tokopedia, a leading Indonesian e-commerce platform, has invested in AI-driven customer service tools that provide immediate responses to customer inquiries, helping to resolve issues quickly and efficiently. This investment in technology not only addresses customer concerns promptly but also frees up

human resources to handle more complex problems, ultimately enhancing the customer experience.

E-trust is critical for online businesses, especially in the context of increased online shopping due to the pandemic. Trust in an e-commerce platform influences customer purchase decisions and loyalty. Wandoko et al. (2023) highlight that e-trust can be built through secure transaction processes, transparent policies, and reliable customer service. For instance, Shopee, another major e-commerce player in Southeast Asia, has implemented robust security measures, such as encrypted transactions and secure payment gateways, to protect customer data and build trust. By ensuring that customers feel secure while shopping online, businesses can increase their e-trust and, consequently, their customer base.

Data analytics allows businesses to gain insights into consumer behavior and preferences, enabling them to tailor marketing efforts more effectively. Personalized marketing strategies can significantly enhance consumer engagement and satisfaction. For example, Bukalapak uses data analytics to track customer purchasing patterns and preferences, which allows the company to offer personalized recommendations and promotions. This approach not only increases the likelihood of repeat purchases but also enhances the overall shopping experience by making it more relevant to individual customers.

User experience (UX) is a crucial factor in retaining customers and sustaining sales in the competitive online marketplace. Businesses must focus on improving website functionality, ease of navigation, and overall aesthetic appeal to ensure a positive user experience. Smooth and secure digital transactions are also essential to gain customer trust. For example, enhancing website functionality by reducing load times, simplifying the checkout process, and providing easy access to customer support can significantly improve UX. Tokopedia's investment in AI-driven customer service tools exemplifies how technology can be used to address consumer concerns and improve satisfaction. These tools use machine learning algorithms to provide instant responses to common queries, guide customers through troubleshooting processes, and escalate more complex issues to human representatives. This blend of AI and human support ensures that customers receive timely and effective assistance, enhancing their overall shopping experience.

Safety and convenience are paramount in online shopping. Ensuring smooth and secure digital transactions, such as through encrypted payment gateways and two-factor authentication, helps protect customer data and build trust. Businesses must also make the shopping process as convenient as possible, which includes offering multiple payment options, easy navigation, and fast delivery services. For instance, Gojek, an Indonesian on-demand multi-service platform, has integrated its services with various payment options, including GoPay, to provide customers with convenient and secure payment solutions. This integration not only simplifies the payment process but also enhances customer satisfaction by offering a seamless shopping experience.

Tokopedia's approach to enhancing customer experience provides a practical example of these strategies in action. The company has invested heavily in AI-driven customer service tools, which have significantly improved their post-sale services. These tools enable Tokopedia to handle a large volume of customer inquiries efficiently, ensuring that customers receive quick and accurate responses. Additionally, Tokopedia has focused on building e-trust by implementing robust security measures, such as encrypted transactions and secure payment gateways. Furthermore, Tokopedia leverages data analytics to offer personalized marketing. By analyzing customer data, the company can provide tailored recommendations and promotions, enhancing the shopping experience and increasing the likelihood of repeat purchases. The combination of these strategies has helped Tokopedia navigate the regulatory environment and maintain high levels of consumer engagement and satisfaction.

In conclusion, the findings of this study underline the importance of several key strategies for e-commerce companies and business practitioners in the post-pandemic retail landscape. Enhancing post-sale services, building e-trust, leveraging data analytics for personalized marketing, and improving user experiences on e-commerce platforms are crucial measures. Real-

world examples, such as Tokopedia's investment in AI-driven customer service tools, demonstrate how these strategies can be effectively implemented to address consumer concerns, improve satisfaction, and sustain sales in a competitive marketplace.

Recommendations for Government Policy and Regulatory Frameworks

The study's findings provide significant insights for government policy and regulatory frameworks, emphasizing the need for regulations that balance consumer protection, business sustainability, and innovation. Policymakers must carefully consider how regulations impact consumer behavior and business operations. Overly stringent regulations can deter businesses from innovating and may limit the variety of products and services available to consumers. Conversely, lax regulations can lead to market abuses and erode consumer trust.

For instance, the introduction of strict e-commerce regulations in Indonesia aimed at curbing fraudulent activities and ensuring fair competition has been a double-edged sword. While these regulations have enhanced consumer protection, they have also posed challenges for businesses, particularly small and medium-sized enterprises (SMEs) that struggle to comply with complex regulatory requirements (Oktaviani, 2024). Such challenges necessitate a regulatory approach that balances protection with flexibility, fostering an environment where businesses can innovate and grow without being overburdened by compliance costs.

A real-world example is the implementation of the European Union's General Data Protection Regulation (GDPR). The GDPR aims to protect consumer data privacy, which is crucial in building consumer trust in digital transactions. However, it also imposes significant compliance burdens on businesses. Many companies, particularly SMEs, faced difficulties in meeting the GDPR requirements, leading to increased operational costs and a slower pace of digital innovation. Indonesia can learn from the GDPR experience by designing regulations that protect consumers while offering support to businesses for compliance.

Government policies should actively support the digital transformation of businesses. Providing resources and incentives for adopting new technologies is crucial in enhancing consumer trust in digital transactions and ensuring businesses can compete effectively in a digital marketplace. This support can take various forms, including financial subsidies, tax incentives, and training programs aimed at improving digital literacy among business owners and employees.

The Singaporean government's "SMEs Go Digital" program is an excellent example of such an initiative. Launched to help small and medium-sized enterprises digitalize their operations, the program offers comprehensive support, including funding for technology adoption, digital advisory services, and sector-specific digital solutions. This initiative has enabled numerous SMEs to enhance their digital capabilities, leading to increased competitiveness and resilience in the digital economy (Oktaviani, 2024).

To facilitate a resilient and adaptive retail industry in the post-pandemic era, policymakers must align regulatory measures with the evolving needs of consumers and businesses. This involves not only supporting digital transformation but also fostering an environment where businesses can adapt quickly to changing market conditions. For example, during the COVID-19 pandemic, the rapid shift to online shopping highlighted the need for robust digital infrastructure and supportive regulatory frameworks that can accommodate sudden changes in consumer behavior.

In Indonesia, the government could introduce initiatives similar to those seen in South Korea, where the government launched the "Digital New Deal" as part of its broader economic recovery plan. This initiative focuses on expanding digital infrastructure, supporting digital skills development, and promoting digital innovation across various sectors, including retail. By investing in digital infrastructure and providing targeted support for digital skills and innovation, the South Korean government aims to create a more resilient and adaptive economy (Finance, 2023).

The Indonesian government could introduce specific initiatives to support SMEs in their digital transformation efforts. Ensuring that SMEs have the resources and training needed to thrive in the digital economy is essential for maintaining a competitive and inclusive marketplace. This support could include grants for technology upgrades, tax incentives for digital investments, and training programs that enhance digital literacy and skills.

In Indonesia, an initiative similar to Malaysia's "SME Digitalization Grant Scheme" could be highly effective. This scheme provides financial assistance to SMEs to adopt digitalization measures for their operations, with a focus on enhancing productivity and competitiveness. The grant covers various digitalization expenses, including the purchase of hardware and software, digital marketing services, and training for employees. Such a scheme in Indonesia would help SMEs overcome financial barriers to digital transformation and build the capabilities needed to compete in the digital economy (Corporation, 2023).

The study's findings underscore the importance of thoughtful and balanced regulatory frameworks that support both consumer protection and business innovation. By providing resources and incentives for digital transformation, aligning regulatory measures with market needs, and supporting SMEs, the Indonesian government can facilitate a resilient and adaptive retail industry in the post-pandemic era. These measures will not only help businesses navigate the regulatory environment but also enhance consumer trust and satisfaction in the evolving digital marketplace.

CONCLUSION

Summarize the Key Findings

This study investigates how Indonesian consumers are adapting to e-commerce restrictions in the post-pandemic era. Key findings reveal significant shifts in consumer attitudes towards online shopping, driven primarily by the convenience and safety it offers amid ongoing health concerns. The study shows a substantial increase in the use of digital platforms for shopping, with WhatsApp usage up by 64%, social media platforms by 20%, official websites/marketplaces by 13%, and SMS/telephone by 4%. These shifts reflect consumers' preference for essential goods and locally produced items, indicating a broader trend towards more mindful consumption patterns. Government-imposed restrictions on online sales via social media have led consumers to seek alternative shopping methods and platforms, thereby influencing their purchasing power and consumption patterns. Consumers have shown a growing preference for digital payment methods, with 47% of transactions conducted through money transfers, 38% using digital money, and 13% opting for cash on delivery.

Broader Implications and Contributions to the Field

The broader implications of these findings underscore the necessity for businesses to enhance post-sale services, e-trust, e-satisfaction, and e-loyalty to maintain consumer engagement and satisfaction in a highly competitive online marketplace. The study highlights the importance of digital transformation efforts, such as improving user experience on e-commerce platforms and leveraging data analytics for personalized marketing, to navigate the regulatory environment effectively. For policymakers, the study emphasizes the need for flexible regulatory frameworks that support innovation while protecting consumer interests. By understanding the impact of e-commerce restrictions on consumer behavior and purchasing power, policymakers can design regulations that balance fair competition with consumer convenience.

Future research should continue to explore the adaptive strategies of consumers and businesses in response to evolving regulatory environments. Longitudinal studies could provide deeper insights into the long-term effects of these adaptations on consumer behavior and market dynamics. Additionally, comparative studies across different regions or countries could highlight the unique challenges and opportunities presented by varying regulatory frameworks and

consumer behavior patterns. Further research could also delve into the specific impacts of different types of restrictions on various segments of the population, offering more targeted recommendations for policymakers and businesses.

For e-commerce businesses, it is crucial to focus on enhancing customer satisfaction and trust through improved post-sale services and digital engagement. Leveraging data analytics for personalized marketing efforts can provide a competitive edge in retaining customer loyalty. Businesses should also explore alternative platforms and methods to reach consumers effectively, ensuring adaptability in a rapidly evolving digital marketplace. Policymakers should consider the dynamic nature of digital commerce when designing regulations, aiming to support innovation while safeguarding consumer interests. Flexible regulatory frameworks that can adapt to market changes are essential for fostering a fair and competitive e-commerce environment.

In conclusion, the study provides a comprehensive understanding of how Indonesian consumers are adapting to e-commerce restrictions in the post-pandemic era. By addressing the research gap and offering detailed insights into the adaptive strategies employed by consumers and businesses, the study contributes significantly to the existing body of knowledge and provides practical implications for policymakers and business practitioners in navigating the dynamic post-pandemic marketplace.

REFERENCES

Akhmadi, H., Aini, Z. F. Q., Saffana, A., & Runanto, D. (2021). Online Purchase Behaviour of Food Product During Covid-19 Pandemic: A Study on Consumer of Bedukmutu Marketplace. *E3s Web of Conferences*, *316*, 1013. https://doi.org/10.1051/e3sconf/202131601013

Alam, F., Meng, T., Lahuerta-Otero, E., & Zhao, F. (2022). Let's Buy With Social Commerce Platforms Through Social Media Influencers: An Indian Consumer Perspective. *Frontiers in Psychology*, *13*. https://doi.org/10.3389/fpsyg.2022.853168

Alamri, M. M. (2019). Towards Adaptive E-Learning Among University Students: By Applying Technology Acceptance Model (TAM). *International Journal of Engineering and Advanced Technology*, *8*(6s3), 270–276. https://doi.org/10.35940/ijeat.f1043.0986s319

Almeman, A. (2024). The Digital Transformation in Pharmacy: Embracing Online Platforms and the Cosmeceutical Paradigm Shift. *Journal of Health Population and Nutrition*, *43*(1). https://doi.org/10.1186/s41043-024-00550-2

Al-Rahmi, A. M., Ramin, A. K., Alamri, M. M., Al-Rahmi, W. M., Yahaya, N., Abualrejal, H. M., & Al-Maatouk, Q. (2019). Evaluating the Intended Use of Decision Support System (DSS) via Academic Staff: An Applying Technology Acceptance Model (TAM). *International Journal of Engineering and Advanced Technology*, *8*(6s3), 565–571. https://doi.org/10.35940/ijeat.f1099.0986s319

Ang, T., Wei, S., & Arli, D. (2021). Social Distancing Behavior During COVID-19: A TPB Perspective. *Marketing Intelligence & Planning*, *39*(6), 809–824. https://doi.org/10.1108/mip-08-2020-0352

Bahçekapili, E. (2023). Predicting the Secondary School Students' Intention to Use E-Learning Technologies. *Research in Learning Technology*, *31*. https://doi.org/10.25304/rlt.v31.2881

Bhaskaran, B. (2021). Consumer Acceptance of Contactless Payments in India: Extension to TAM. *International Journal of Current Science Research and Review*, *04*(10). https://doi.org/10.47191/ijcsrr/v4-i10-14

Coluccia, B., Agnusdei, G. P., Miglietta, P. P., & Leo, F. D. (2021). Effects of COVID-19 on the Italian Agri-Food Supply and Value Chains. *Food Control*, *123*, 107839. https://doi.org/10.1016/j.foodcont.2020.107839

Corporation, M. D. E. (2023). *SME Digitalization Grant Scheme*. Malaysia Digital Economy Corporation. https://mdec.my/

Durant, J. L., Asprooth, L., Galt, R. E., Schmulevich, S. P., Manser, G. M., & Pinzón, N. (2023). Farm Resilience During the COVID-19 Pandemic: The Case of California Direct Market Farmers. *Agricultural Systems*, *204*, 103532. https://doi.org/10.1016/j.agsy.2022.103532

Elnady, M. A., Taha, I. M., & Abdella, A. k. (2022). Using TAM to Evaluate the Effect of Intensive Usage of Digital Payment in Egypt. □□□□ □□□□□□□□ □□□□□□□□ □□□□ 130–118), 29(*29*, □□□□□□□□ □□□□□□□□□□ □□□□□□□□□□. https://doi.org/10.21608/jstc.2022.274487

Fahiraningrum, T. O., & Richard. (2020). The Analysis of Factors That Influences People Intention to Use in Electronic Money. *Piksel Penelitian Ilmu Komputer Sistem Embedded and Logic*, *8*(2), 83–90. https://doi.org/10.33558/piksel.v8i2.2271

Finance, M. of E. and. (2023). *Digital New Deal*. Ministry of Economy and Finance. https://english.moef.go.kr/

Indriani, I., Dar, M. H., & Irmayanti, I. (2022). Development of E-Commerce for Selling Honey Bees in the COVID-19 Era. *Sinkron*, *7*(1), 165–175. https://doi.org/10.33395/sinkron.v7i1.11263

Isrososiawan, S., Hurriyati, R., & Dirgantari, P. D. (2019). User Mobile Payment Behavior Using Technology Acceptance Model (TAM): Study of "Dana" E-Wallet Users. *Jurnal Minds Manajemen Ide Dan Inspirasi*, *6*(2), 181. https://doi.org/10.24252/minds.v6i2.11274

Javed, M. K., Wu, M., Qadeer, T., Manzoor, A., Nadeem, A., & Shouse, R. C. (2020). Role of Online Retailers' Post-Sale Services in Building Relationships and Developing Repurchases: A Comparison-Based Analysis Among Male and Female Customers. *Frontiers in Psychology*, *11*. https://doi.org/10.3389/fpsyg.2020.594132

Kannan, P. K., & Kulkarni, G. (2021). The Impact of Covid-19 on Customer Journeys: Implications for Interactive Marketing. *Journal of Research in Interactive Marketing*, *16*(1), 22–36. https://doi.org/10.1108/jrim-03-2021-0078

Krisprimandoyo, D. A., Sufa, S. A., Wardani, D. T., & Widiyanto, S. (2024). Exploring the Relationship between Social Media Engagement, Customer Reviews, and Brand Perceptions: A Comprehensive Study in Retail Industry. *International Journal of Business, Law, and Education*, *5*(2), 1584–1591. https://doi.org/10.56442/ijble.v5i2.597

Li, C., & Huang, X. (2022). How Does COVID-19 Risk Perception Affect Wellness Tourist Intention: Findings on Chinese Generation Z. *Sustainability*, *15*(1), 141. https://doi.org/10.3390/su15010141

Li, H., & Wang, S. (2019). Antecedents of Consumers' Intention to Purchase Energy-Efficient Appliances: An Empirical Study Based on the Technology Acceptance Model and Theory of Planned Behavior. *Sustainability*, *11*(10), 2994. https://doi.org/10.3390/su11102994

Mahphoth, M. H., Zaki, A., Ismail, S., Chaiphawang, K., Jeenaboonrueang, S., & Wijayanto, A. (2020). Malaysian and Thais Consumers' Perception and Attitude Towards Electronic Payment. *International Journal of Academic Research in Business and Social Sciences*, *10*(12). https://doi.org/10.6007/ijarbss/v10-i12/8025

Man, S.-S. (2023). Role of Trust, Risk Perception, and Perceived Benefit in COVID-19 Vaccination Intention of the Public. *Healthcare*, *11*(18), 2589. https://doi.org/10.3390/healthcare11182589

Masa'deh, R., Almajali, D., Alsokkar, A., Abualigah, L., & Shehadeh, M. (2023). Antecedents of Intention to Use E-Auction: An Empirical Study. *Sustainability*, *15*(6), 4871. https://doi.org/10.3390/su15064871

Mishra, A., & Maity, M. (2021). Influence of Parents, Peers, and Media on Adolescents' Consumer Knowledge, Attitudes, and Purchase Behavior: A Meta-analysis. *Journal of Consumer Behaviour*, *20*(6), 1675–1689. https://doi.org/10.1002/cb.1946

Nguyen, T. T. T. (2024). The Influence of Electronic Word of Mouth on Green Cosmetics Purchase Intention: Evidence From Young Vietnamese Female Consumers. *Journal of Consumer Marketing*, *41*(4), 406–423. https://doi.org/10.1108/jcm-11-2022-5709

Nurcahyanie, Y. D., & Singgih, M. L. (2022). Implementing Online Product Reviews and Muslim Fashion Innovation for Resilience During the New Normal in Indonesia. *Sustainability*, *14*(4), 2073. https://doi.org/10.3390/su14042073

Nurqamarani, A. S., Sogiarto, E., & Nurlaeli, N. (2021). Technology Adoption in Small-Medium Enterprises Based on Technology Acceptance Model: A Critical Review. *Journal of Information Systems Engineering and Business Intelligence*, *7*(2), 162. https://doi.org/10.20473/jisebi.7.2.162-172

Oktaviani, D. (2024). The Influence of E-Service Quality and Food Quality on Behavioral Intention Through Attitude: Study on Millennial Moms as Online Grocery Shoppers in West Java. *Jurnal Ad Ministrare*, *10*(2), 417. https://doi.org/10.26858/ja.v10i2.59371

Pan, J. Y., & Liu, D. (2022). Mask-Wearing Intentions on Airplanes During COVID-19 – Application of Theory of Planned Behavior Model. *Transport Policy*, *119*, 32–44. https://doi.org/10.1016/j.tranpol.2022.01.023

Pang, W., Ko, J., Kim, S. J., & Ko, E. (2021). Impact of COVID-19 Pandemic Upon Fashion Consumer Behavior: Focus on Mass and Luxury Products. *Asia Pacific Journal of Marketing and Logistics*, *34*(10), 2149–2164. https://doi.org/10.1108/apjml-03-2021-0189

Pesci, S. (2024). Online Tools Helped Direct Market Farmers During the COVID-19 Pandemic, but Resources Are Needed for Equitable Adoption. *Journal of Agriculture Food Systems and Community Development*, 1–20. https://doi.org/10.5304/jafscd.2024.133.020

Qi, X., Mou, J., Meng, C., & Ploeger, A. (2023). Factors Influencing Consumers' Organic Food Continuous Purchase Intentions During the Post-Pandemic Era: An Empirical Investigation in China. *Foods*, *12*(8), 1636. https://doi.org/10.3390/foods12081636

Qi, X., & Ploeger, A. (2021). Explaining Chinese Consumers' Green Food Purchase Intentions During the COVID-19 Pandemic: An Extended Theory of Planned Behaviour. *Foods*, *10*(6), 1200. https://doi.org/10.3390/foods10061200

Riantini, R. E., Tjhin, V. U., & Atmojo, R. N. P. (2021). How Is the Adoption of Digital Marketing Services for Smart City Application Users? *Joiv International Journal on Informatics Visualization*, *5*(1), 57–62. https://doi.org/10.30630/joiv.5.1.438

Rousan, R. A., Khasawneh, N., Sujood, S., & Bano, N. (2022). Post-Pandemic Intention to Participate in the Tourism and Hospitality (T&H) Events: An Integrated Investigation Through the Lens of the Theory of Planned Behavior and Perception of Covid-19. *International Journal of Event and Festival Management*, *14*(2), 237–258. https://doi.org/10.1108/ijefm-04-2022-0036

Sadeck, O. (2022). Technology Adoption Model: Is Use/Non-Use a Case of Technological Affordances or Psychological Disposition or Pedagogical Reasoning in the Context of Teaching During the COVID-19 Pandemic Period? *Frontiers in Education*, *7*. https://doi.org/10.3389/feduc.2022.906195

Sarvanan, M., Safian, N. H. B., Yusoff, M. L. B. M., Surasubramaniam, E., Mahbob, N. N., & Kanapathipillai, K. (2022). Factors That Impact Green Product Purchase Behaviour of Malaysian Shoppers. *European Journal of Management and Marketing Studies*, *8*(1). https://doi.org/10.46827/ejmms.v8i1.1392

Sia, J. K., Hii, I. S., & Ho, J. M. (2023). COVID-19 and Sustainable Environment: Understanding Higher Education Students' Willingness to Pay More for Food Delivery Containers. *Kybernetes*, *52*(7), 2488–2506. https://doi.org/10.1108/k-07-2022-1061

Srisathan, W. A., & Naruetharadhol, P. (2022). A COVID-19 Disruption: The Great Acceleration of Digitally Planned and Transformed Behaviors in Thailand. *Technology in Society*, *68*, 101912. https://doi.org/10.1016/j.techsoc.2022.101912

Tarkar, P. (2022). Predicting Intentions to Get the COVID-19 Vaccine in India: An Integration of Theory of Planned Behaviour and Health Belief Model. *The International Journal of Health Planning and Management*, *38*(1), 214–238. https://doi.org/10.1002/hpm.3582

Wandira, R. (2022). Customer Acceptance Analysis of Islamic Bank of Indonesia Mobile Banking Using Technology Acceptance Model (TAM). *Ijiis International Journal of Informatics and Information Systems*, *5*(2), 92–100. https://doi.org/10.47738/ijiis.v5i2.132

Wandoko, W., Haryanto, B., & Panggati, I. E. (2023). The Influence of E-Trust and E-Satisfaction on Customer E-Loyalty Toward Online Shop in E-Marketplace During Pandemic Covid-19. *E3s Web of Conferences*, *388*, 3001. https://doi.org/10.1051/e3sconf/202338803001

Wu, W., Widiatmo, G., & Riantama, D. (2023). What Motivates Customers to Repurchase Online Under Social Distancing? *Frontiers in Psychology*, *14*. https://doi.org/10.3389/fpsyg.2023.1155302

Xia, C., Rahman, M. K., Rana, Md. S., Gazi, Md. A. I., Rahaman, Md. A., & Nawi, N. C. (2022). Predicting Consumer Green Product Purchase Attitudes and Behavioral Intention During COVID-19 Pandemic. *Frontiers in Psychology*, *12*. https://doi.org/10.3389/fpsyg.2021.760051

Zhu, J. (2023). Predicting Elderly Users' Intention of Digital Payments During COVID-19: An Extension Of the theory of Planned Behavior Model. *International Journal of Social Economics*, *51*(2), 248–264. https://doi.org/10.1108/ijse-11-2022-0759

Zolait, A. H. S., Radhi, N., Alhowaishi, M. M., Sundram, V. P. K., & Aldoseri, L. M. (2019). Can Bahraini Patients Accept E-Health Systems? *International Journal of Health Care Quality Assurance*, *32*(4), 720–730. https://doi.org/10.1108/ijhcqa-05-2018-0106