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The Economic Impact of the Sharing Economy on Micro, Small, and Medium Enterprises (MSMEs) in Indonesia

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ABSTRACT

The sharing economy is a digital platform based economic model that enables individuals and business actors to participate in the production, distribution, and consumption of goods and services through collaborative systems. This study aims to evaluate the economic impact of the sharing economy on Micro, Small, and Medium Enterprises (MSMEs) in Indonesia in 2025 by reviewing secondary data, government reports, and recent academic studies. The findings indicate that the sharing economy expands market access, increases business turnover, and accelerates the digitalization of MSMEs. However, challenges such as limited digital literacy, inadequate technological infrastructure, and increasing platform competition remain significant obstacles that must be addressed. This study provides recommendations to strengthen MSMEs within a sustainable digital ecosystem.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a highly strategic role in Indonesia's economic structure. This sector serves as a major driver of national economic activity due to its significant contribution to Gross Domestic Product (GDP) and its strong capacity to absorb labor. Data from the Ministry of Cooperatives and SMEs indicate that MSMEs contribute more than 60 percent of the national GDP and employ approximately 97 percent of Indonesia's total workforce, making them a key pillar in maintaining economic stability and public welfare (Ministry of Cooperatives and SMEs, 2024).

In addition to their economic contribution, MSMEs also play an important role in income distribution and poverty reduction. MSMEs are widely distributed across rural and remote areas, enabling them to create business opportunities and employment outside major economic centers. With their flexible and adaptive characteristics, MSMEs are often among the fastest sectors to recover during economic shocks, including financial crises and global pandemics (Tambunan, 2022).

In the digital era, economic activities have undergone significant transformation alongside the rapid development of information and communication technology. Digitalization has changed the way producers and consumers interact, covering production processes, marketing strategies, and the distribution of goods and services. This transformation has encouraged the emergence of various digital platform based business models, one of which is the sharing economy (Belk, 2014). The sharing economy is an economic model that emphasizes the shared utilization of assets, resources, and capacities owned by individuals or groups through digital platform intermediaries. This model enables business actors to participate in economic activities without fully owning assets, thereby reducing market entry costs and increasing economic efficiency (Botsman & Rogers, 2010). In Indonesia, the sharing economy has grown rapidly alongside increasing internet penetration and smartphone usage.

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Various digital platforms such as online marketplaces, ride hailing services, food delivery services, and digital payment applications represent clear examples of sharing economy implementation in Indonesia. These platforms function not only as transaction channels but also as integrated ecosystems connecting MSMEs with consumers, logistics partners, and financial service providers (OECD, 2021).

For MSMEs, the emergence of the sharing economy creates new opportunities for business development. MSMEs can expand their market reach without opening physical branches, reduce operational costs, and improve product visibility through digital marketing systems. Access to digital platforms also enables MSMEs to compete in broader markets, including national and international markets (UNCTAD, 2023). By 2025, Indonesia's digital ecosystem is projected to experience substantial growth. Indonesia's digital economy is expected to become the largest in Southeast Asia, driven primarily by e-commerce, application based services, and the platform economy. This condition creates an important momentum for MSMEs to transform and utilize the sharing economy as a business development strategy (Google, Temasek, & Bain, 2024).

Nevertheless, the utilization of the sharing economy by MSMEs is not free from challenges. Gaps in digital literacy, limited access to technology, and insufficient understanding of digital platform management remain major obstacles, particularly for MSMEs in underdeveloped regions. Furthermore, increasingly intense competition within digital platforms requires MSMEs to continuously innovate in order to survive and grow (Rahayu & Day, 2017). From a regulatory perspective, the growth of the sharing economy also creates policy challenges, including the protection of small business actors, fair business competition, and legal certainty in digital transactions. Without adaptive and inclusive regulations, the benefits of the sharing economy may not be distributed equally among all MSMEs (Katz, 2019).

Previous studies have shown that digitalization and platform based economies positively affect MSME performance, particularly in terms of revenue growth and operational efficiency. However, most existing studies focus on periods before 2025 or on specific sectors, and therefore do not fully describe the current conditions and the comprehensive economic impact of the sharing economy on MSMEs (Sutherland & Jarrahi, 2018). Therefore, examining the economic impact of the sharing economy on MSMEs in Indonesia in 2025 is highly relevant and important. This study is expected to provide a comprehensive overview of the opportunities, challenges, and economic implications faced by MSMEs within an increasingly mature and competitive sharing economy ecosystem.

By understanding these impacts, the findings of this study are expected to serve as a foundation for formulating public policies, developing MSME strategies, and strengthening an inclusive and sustainable digital economic ecosystem. In addition, this article is expected to enrich the academic literature on the sharing economy and MSMEs in developing countries, particularly Indonesia.

LITERATURE REVIEW

Sharing Economy

The sharing economy is a modern economic model based on the use of digital technology to connect providers and users of goods and services through online platforms. This model emphasizes collaboration, shared asset utilization, and efficient resource use. Unlike conventional business models, the sharing economy enables individuals and business actors to participate in economic activities without fully owning assets (Belk, 2014).

The concept of the sharing economy has grown rapidly alongside advancements in information technology, internet penetration, and the increasing use of digital devices. Digital platforms act as intermediaries that facilitate transactions, build trust through reputation systems, and provide secure payment mechanisms. As a result, the sharing economy reduces market entry barriers and encourages broader economic participation (Botsman & Rogers, 2010). In Indonesia, the development of the sharing economy is reflected in the emergence of various digital platforms such as Gojek, Grab, Tokopedia, Shopee, and Traveloka. These

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platforms not only provide transportation or online commerce services, but also create ecosystems involving millions of MSME partners, informal workers, and consumers. Their presence has accelerated the integration of the digital economy into Indonesian society (OECD, 2021).

The sharing economy has several key characteristics, including flexibility, scalability, and cost efficiency. Through digital technology, business actors can optimize previously underutilized assets such as time, vehicles, or skills. This encourages the creation of new income opportunities, both as primary and supplementary sources of income, especially for MSMEs and informal sector workers (Sundararajan, 2016).

Various empirical studies indicate that the sharing economy improves economic efficiency through lower transaction costs, reduced distribution expenses, and greater price transparency. Digital platforms enable transactions to occur quickly and in real time, thereby accelerating economic circulation and enhancing the competitiveness of small business actors (Sutherland & Jarrahi, 2018).

Anfas (2025) emphasized that the sharing economy significantly contributes to creating new income opportunities, particularly for MSMEs that previously faced limited market access. By joining digital platforms, MSMEs can utilize extensive consumer networks without incurring substantial marketing costs. This condition creates more inclusive business growth opportunities. Despite its many advantages, the sharing economy also faces several challenges, including unequal access to technology, the dominance of large platforms, and issues related to the protection of small business actors. MSMEs' dependence on specific platforms may create risks of income instability if platform policies change (Katz, 2019).

Therefore, the sharing economy can be understood as an economic phenomenon with significant potential to promote economic growth and social inclusion, although it requires appropriate management and regulation. In the context of MSMEs, the sharing economy serves as a strategic instrument for improving competitiveness, provided that it is supported by public policies and continuous capacity building for business actors.

MSMEs in the Digital Era

Micro, Small, and Medium Enterprises (MSMEs) are among the economic sectors most adaptive to changes in the business environment, including digital transformation. Digitalization has changed the way MSMEs conduct business activities, ranging from marketing and transactions to operational management. The utilization of digital technology has become a key factor in improving the sustainability and competitiveness of MSMEs in the modern economic era (Tambunan, 2022).

Digital transformation provides significant opportunities for MSMEs to expand their market reach beyond geographical boundaries. Through e-commerce and digital platforms, MSMEs can market their products to national and international markets at relatively low costs. This development encourages higher sales volumes and significantly broadens the consumer base (Rahayu & Day, 2017). In addition to market expansion, digitalization also contributes to increasing MSME productivity. The use of technologies such as digital payment systems, application based inventory management, and online logistics services helps MSMEs improve operational efficiency and reduce production costs. This efficiency ultimately has a positive impact on business income growth (UNCTAD, 2023).

According to a report from the Ministry of Cooperatives and SMEs, the contribution of MSMEs to Indonesia's GDP continues to increase and is projected to reach IDR 9,879 trillion by 2025. This figure demonstrates that MSMEs remain the primary backbone of the national economy, even amid global economic pressures and macroeconomic uncertainty (Ministry of Cooperatives and SMEs, 2024). However, not all MSMEs are able to fully benefit from digitalization opportunities. Unequal levels of digital literacy remain one of the main obstacles in the MSME digital transformation process. Many MSME actors, particularly in rural areas, still face difficulties in operating digital platforms and maximizing the use of technology (OECD, 2021).

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Limited technological skills and human resources also hinder MSME digital adoption. The lack of training, mentoring, and access to information causes some MSMEs to fall behind in digital competition. This situation creates a gap between digitally integrated MSMEs and those that continue to operate conventionally (World Bank, 2022).

Competition between traditional MSMEs and digital business actors has also intensified. The entry of large companies and global brands into digital platforms creates significant competitive pressure on MSMEs. Without appropriate differentiation and innovation strategies, MSMEs risk losing market share within the digital ecosystem (Suryani, 2023). Therefore, strengthening MSMEs in the digital era requires synergy among the government, digital platforms, and business actors themselves. Policies supporting digital literacy improvement, technology access, and protection for small enterprises are essential to ensure that MSMEs can optimally and sustainably benefit from digital transformation in the long term.

METHOD

This study employs a descriptive qualitative approach using a library research method to analyze the economic impact of the sharing economy on Micro, Small, and Medium Enterprises (MSMEs) in Indonesia in 2025. A qualitative approach was selected because it provides a comprehensive understanding of complex social and economic phenomena, particularly in examining changes in business behavior, digital market dynamics, and the economic implications of MSMEs' utilization of sharing economy platforms (Creswell, 2018).

The data used in this study consist of secondary data obtained from various reliable sources, including national and international scientific journals, official government reports such as those issued by the Ministry of Cooperatives and SMEs, publications from international institutions including the OECD, World Bank, and UNCTAD, as well as digital industry reports. The collected data were analyzed using content analysis techniques by identifying, classifying, and interpreting relevant information related to the impact of the sharing economy on market access, income growth, operational digitalization, and the challenges faced by MSMEs (Krippendorff, 2019).

To ensure the validity and reliability of the findings, the researcher applied source triangulation by comparing findings from various literature sources and reports. In addition, the data were focused on recent publications from the last five years to maintain relevance to Indonesia's digital economic conditions in 2025. This approach is expected to produce objective and systematic analysis that can serve as a reference for policy formulation and the development of MSME strategies in the sharing economy era (Yin, 2018).

RESULTS AND DISCUSSION

Market Access Expansion

The development of sharing economy platforms has brought significant changes to MSME marketing patterns in Indonesia. Before the emergence of digital platforms, MSMEs generally relied only on local markets and limited conventional distribution networks. Through sharing economy platforms, MSMEs now have direct access to national and even international markets without opening physical branches, thereby significantly reducing geographical barriers (Rahayu & Day, 2017).

Digital marketplaces such as Tokopedia, Shopee, and Bukalapak serve as intermediaries connecting MSMEs with millions of consumers across different regions. These platforms enable MSMEs to expand their market reach with relatively low marketing costs. Through algorithm systems and product recommendations, MSMEs have greater opportunities to be discovered by consumers who were previously difficult to reach (UNCTAD, 2023).

In addition to domestic markets, the sharing economy also creates opportunities for expansion into international markets. Through digital export features and cross border e-commerce, Indonesian MSMEs can market their products overseas without requiring in depth

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knowledge of complex international trade systems. Digital platforms simplify transaction processes, payment systems, and cross border logistics (OECD, 2021).

One concrete example of successful market expansion is reflected in a report from Shopee stating that more than one billion MSME products were sold through the Shopee Live feature throughout 2024. This feature combines live streaming and e-commerce concepts, enabling direct interaction between sellers and buyers, increasing consumer trust, and encouraging purchasing decisions (Kompas, 2025).

The existence of omnichannel features, such as the integration of online and offline stores, also strengthens MSME market access. Through omnichannel systems, MSMEs can manage multiple sales channels in an integrated manner, including marketplaces, social media, and physical stores. This approach increases business flexibility and broadens consumer transaction options (Kotler & Keller, 2021).

Digital payment systems through QRIS and electronic wallets have also accelerated MSME adoption of digital platforms. These payment systems enable faster, safer, and more efficient transactions while being accessible to consumers from various social groups. The adoption of QRIS has also expanded MSME market reach in areas previously underserved by conventional banking services (Bank Indonesia, 2024).

However, market expansion through digital platforms also introduces new challenges, such as dependence on platform algorithms and digital service fees. MSMEs that fail to adapt to platform dynamics risk losing product visibility. Therefore, improving digital capabilities becomes a crucial factor in maximizing the benefits of market expansion (Sutherland & Jarrahi, 2018).

Overall, the sharing economy has proven to be an important instrument for expanding MSME market access in Indonesia. By utilizing digital platforms and modern payment systems, MSMEs are able to significantly increase their marketing reach. Nevertheless, this success must be balanced with sustainable digital adaptation strategies to ensure long term benefits.

Increased Turnover and Income

The adoption of sharing economy platforms by MSMEs has directly contributed to increased business turnover and income. Through digital marketing and broader market access, MSMEs have greater opportunities to significantly increase sales volume compared to conventional business models. Various studies indicate that digitally integrated MSMEs tend to demonstrate stronger financial performance (World Bank, 2022).

Digital platforms enable MSMEs to reach large numbers of consumers without incurring high promotional costs. Promotional features such as discounts, free shipping, and thematic campaigns provided by platforms encourage increased transactions and accelerate business capital circulation. These conditions positively affect MSME cash flow and income stability (Kotler & Keller, 2021).

Furthermore, the use of data and analytics on digital platforms helps MSMEs understand consumer behavior more accurately. Information regarding customer preferences, demand trends, and purchasing times allows MSMEs to formulate more effective sales strategies. These data driven strategies contribute to sustainable turnover growth (UNCTAD, 2023). The increase in MSME turnover is also supported by the growth of Indonesia's digital economy. E-commerce penetration is projected to exceed 50 percent by 2025, indicating continuously rising digital consumption among the public. This growth creates substantial market opportunities for MSMEs capable of optimally utilizing sharing economy platforms (Google, Temasek, & Bain, 2024).

Various empirical studies show that MSMEs actively participating in digital platforms experience higher income growth than those that have not undergone digital transformation. Anfas (2025) found that MSME involvement in the sharing economy significantly contributes to income growth and diversification of revenue sources. However, increased turnover does not always correspond directly to increased net profits. Platform service fees, paid promotional costs, and intense price competition can reduce MSME profit margins. Therefore, MSMEs

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require effective financial management strategies to ensure that turnover growth is accompanied by improved business welfare (Tambunan, 2022).

In the long term, the sustainability of MSME income growth depends heavily on product innovation and business differentiation capabilities. Sharing economy platforms provide market access, but competitive advantage remains determined by product quality, service excellence, and business reputation (Porter, 2008).

Thus, the sharing economy plays an important role in increasing MSME turnover and income in Indonesia. Nevertheless, optimizing economic benefits requires cost management, continuous innovation, and strategic technology utilization to ensure sustainable income growth.

Operational Digitalization

In addition to expanding markets and increasing income, the sharing economy also encourages MSME operational digitalization. This digitalization includes the use of digital payment systems, application based financial recording, digital inventory management, and integration with logistics services. These operational transformations improve efficiency and transparency in business management (UNCTAD, 2023).

Digital payment systems such as QRIS and electronic wallets simplify transaction processes between MSMEs and consumers. In addition to increasing transaction speed, these systems reduce recording errors and improve payment security. Payment digitalization has become an important foundation for more professional MSME financial management (Bank Indonesia, 2024).

Digital inventory management enables MSMEs to monitor stock availability in real time and reduce the risk of overstocking or stock shortages. Inventory systems integrated with sales platforms help MSMEs improve operational efficiency and reduce storage costs (Laudon & Laudon, 2020). Application based logistics services have also become an important component of MSME operational digitalization. Sharing economy platforms provide access to fast and affordable delivery services, allowing MSMEs to improve service quality for consumers. Logistics efficiency directly contributes to customer satisfaction and business competitiveness (OECD, 2021).

Despite the substantial benefits of operational digitalization, many MSMEs have not fully adopted digital technologies. Limited digital literacy and insufficient technological understanding remain major barriers to operational transformation processes (Rahayu & Day, 2017). In addition to digital literacy, limited technological resources and investment costs also hinder MSMEs. Not all MSMEs have access to adequate digital devices and internet networks, especially those located in rural and remote regions (World Bank, 2022).

The digital divide between digitally transformed MSMEs and conventional MSMEs has the potential to widen economic inequality. MSMEs that lag behind in technology adoption risk losing competitiveness and market share in the long term (Tambunan, 2022). Therefore, MSME operational digitalization must be supported by inclusive public policies, training programs, and sustainable mentoring. Synergy among the government, digital platforms, and financial institutions is essential to ensure equal and sustainable MSME operational digitalization.

Challenges and Barriers

Although the sharing economy offers various benefits for MSMEs, its implementation also faces several structural challenges and barriers. These challenges may hinder the optimization of economic benefits gained by MSMEs, particularly micro and small scale enterprises (OECD, 2021). One of the main challenges is unequal digital literacy. Many MSME actors, especially in remote areas, still lack adequate capabilities to operate digital technologies and effectively utilize sharing economy platforms (Rahayu & Day, 2017).

Limited digital literacy causes MSMEs to experience difficulties in managing online stores, understanding platform algorithms, and utilizing digital promotional features. As a result, the potential for income growth through sharing economy platforms cannot be fully optimized (World Bank, 2022). Another challenge is increasing competition within digital

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platforms. The entry of large scale businesses and national brands into marketplaces creates intense competition for small MSMEs. Without strong differentiation strategies, MSMEs risk being displaced from digital markets (Porter, 2008).

In addition, platform service fees and commission policies present further challenges for MSMEs. Dependence on specific platforms may create economic risks if there are unilateral policy changes or increases in service fees (Katz, 2019). Digital infrastructure inequality also remains a significant barrier. Limited internet access and uneven network quality hinder sharing economy adoption in several regions of Indonesia (World Bank, 2022). Regulatory challenges also affect the sustainability of the sharing economy for MSMEs. Regulations that are not fully adaptive to digital economic developments may create legal uncertainty and hinder business innovation (OECD, 2021).

Therefore, the challenges and barriers in utilizing the sharing economy for MSMEs must be addressed comprehensively. Inclusive policy approaches, improved digital literacy, and strengthened infrastructure are essential to ensure that the sharing economy can genuinely support sustainable MSME growth in Indonesia.

CONCLUSION

This study demonstrates that the sharing economy has a significant economic impact on the development of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia in 2025. Through the utilization of digital platforms, MSMEs are able to expand market access to national and international levels, increase turnover and income, and adopt various digital innovations in business operations. The sharing economy acts as a catalyst in accelerating MSME integration into a broader and more competitive digital economic ecosystem.

Nevertheless, the benefits of the sharing economy have not been evenly experienced by all MSME actors. Challenges such as unequal digital literacy, limited technological infrastructure, increasing competition from large scale businesses, and dependence on digital platform policies remain major obstacles to optimizing MSME economic potential. These conditions indicate that digital transformation requires not only technology adoption but also the strengthening of human resource capacity and institutional support.

Therefore, strong synergy among the government, digital platforms, and MSME actors is required to create an inclusive and sustainable sharing economy ecosystem. Adaptive policies, improved digital literacy and skills, and equal distribution of technological infrastructure are essential to ensure that the sharing economy can become a strategic instrument for enhancing the competitiveness and welfare of MSMEs in Indonesia. Future studies are recommended to examine the impact of the sharing economy quantitatively and sectorally in order to enrich empirical understanding of digital economic dynamics in Indonesia.

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