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Analysis of Indonesia's Regulatory Readiness in Facing the Cross-Border Digital Economy

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Abstract: The development of the cross-border digital economy has brought about significant changes in global economic activity, including in Indonesia. The digital transformation, marked by the increasing use of e-commerce, fintech, digital platforms, and international electronic transactions, demands regulatory readiness capable of effectively managing the dynamics of the digital economy. This study aims to 1081nalyse Indonesia's regulatory readiness to face the cross-border digital economy and identify various challenges in implementing existing policies. The research method used is a qualitative approach with analytical descriptive methods. Research data was obtained through a literature review by reviewing various laws and regulations, scientific journals, books, articles, and official documents related to the digital economy and cross-border regulations. The results show that Indonesia already has various important regulations to support digital economy management, such as the Personal Data Protection Law (PDP Law), regulations on Trading Through Electronic Systems (PMSE), fintech policies, and supervision of digital payment systems. These regulations demonstrate the government's readiness to build a safe and competitive digital ecosystem. However, regulatory implementation still faces various challenges, including suboptimal inter-agency coordination, the high threat of cybercrime, complex supervision of cross-border digital transactions, and low public digital literacy. In addition, the rapid development of digital technology means that regulations often lag behind innovations developing in society and the global market.

Keywords: Digital Regulation, Cross-Border Digital Economy, Personal Data Protection, Fintech, E-Commerce.

INTRODUCTION

The development of information and communication technology has driven a major transformation in the global economic system toward a digital economy. The digital economy is an economic activity that utilizes digital technology as the primary basis for the production, distribution, transactions, and consumption of goods and services. This phenomenon is developing rapidly with the increasing use of the internet, digital platforms, artificial intelligence (AI), cloud computing, big data, financial technology (fintech), and cross-border e-commerce. Indonesia, as one of the countries with the largest number of internet users in the world, has experienced very significant digital economic growth in the past decade. This growth is marked by increased e-commerce transactions, digital payment services, investment in technology startups, and the integration of global digital trading systems (Ulum et al., 2025).

The digital economic transformation presents a significant opportunity for Indonesia to boost national economic growth, expand the MSME market, improve transaction efficiency, and accelerate financial inclusion (Widjaya & Fasa, 2025). The Indonesian government has also placed digital transformation on the national strategic agenda through various digitalization policies and programs. Indonesia's digital economy is projected to continue to grow and become the largest in Southeast Asia. This growth is driven by increasing internet penetration, smartphone use, the digitalization of the financial sector, and changes in consumer behavior that are increasingly dependent on digital services (Reswari et al., 2025). However, the development of a cross-border digital economy also presents various complex challenges, particularly in terms of regulation and governance. Cross-border digital economic activity enables rapid transactions of goods, services, data, and capital between countries without clear geographical boundaries. This situation presents new challenges for the government in regulating digital trade, personal data protection, cybersecurity, digital taxation, consumer protection, and oversight of foreign digital platforms operating in Indonesia. National regulations often struggle to keep pace with the dynamic pace of technological innovation. As a result, there is a gap between digital technology development and existing regulatory readiness (Saptarina & Zhang, 2025).

One of the key issues in the cross-border digital economy is the management and protection of personal data. Data is a strategic asset in the digital economy because almost all digital activities involve the collection, storage, and transfer of data across borders. In this context, Indonesia has enacted Law Number 27 of 2022 concerning Personal Data Protection (PDP Law) as the legal basis for data protection. The PDP Law demonstrates the government's commitment to strengthening data governance and safeguarding national digital sovereignty. However, the implementation of this regulation still faces various challenges, such as the suboptimal supervisory agency, the lack of derivative regulations, and the readiness of business actors to meet international data protection standards (Kharisma et al., 2024). Beyond personal data protection, regulatory challenges also arise in cross-border digital trade, or cross-border e-commerce. Global digital platforms allow Indonesians to purchase products from abroad easily and quickly. On the other hand, this situation raises issues related to taxation, monitoring of imported goods, consumer protection, and business competition between local and foreign players. The Indonesian government has issued various regulations related to electronic trading (PMSE), but their implementation still faces obstacles, particularly in the oversight of global platforms and synchronization between government agencies (Utomo et al., 2025).

Another increasingly relevant challenge is the development of Artificial Intelligence (AI) technology, crypto assets, and cross-border digital financial services. AI technology is beginning to be used in the digital finance sector, e-commerce, and public services, requiring regulations that maintain a balance between innovation and public protection. The Indonesian government has also begun developing an AI roadmap and policies to align with international standards, including those of the OECD (Ali & Ahmad, 2025). In the digital finance sector, regulations related to digital financial assets and crypto assets continue to be strengthened through the Financial Sector Development and Strengthening Law (UU P2SK), the Financial Services Authority (OJK) supervision, and Bank Indonesia's policy on digital payment systems (M. Wulandari et al., 2024). Facing a cross-border digital economy, Indonesia must also align national regulations with evolving global standards. International organizations such as the OECD encourage countries to create open, secure, and competitive digital trade regulations (Ferdian, 2026). The OECD, through its Digital Services Trade Restrictions Index (Digital STRI), assesses various regulatory barriers affecting international trade in digital services. Therefore, Indonesia needs to ensure that the regulations implemented not only protect national interests but also support the competitiveness of Indonesia's digital economy globally.

On the other hand, the implementation of digital regulations in Indonesia also faces challenges in inter-agency coordination. Digital economy regulation involves various institutions such as the Ministry of Communication and Digital, Bank Indonesia, the Financial Services Authority (OJK), the Ministry of Trade, the Directorate General of Taxes, and other institutions. This regulatory complexity often creates overlapping policies and legal uncertainty for digital businesses (Andrianto, 2025). Several cases related to the registration of Electronic System Operators (PSE), the supervision of foreign digital platforms, and content moderation policies demonstrate the dynamics in the implementation of digital regulations in Indonesia. This situation demonstrates that regulatory readiness is a critical factor in determining Indonesia's success in navigating the cross-border digital economy. Adaptive, responsive, and integrated regulations are needed to create a safe, competitive, and sustainable digital ecosystem (Mikraj et al., 2025). Furthermore, sound regulations can also increase public and investor confidence in Indonesia's digital economy system. Conversely, weak or unsynchronized regulations can lead to various risks such as data leaks, cybercrime, the dominance of foreign platforms, the loss of digital tax potential, and unfairness for domestic businesses (Gustryan & Hoesein, 2025).

Research analyzing Indonesia's regulatory readiness to address the cross-border digital economy is crucial because it can provide insight into the extent to which national regulations are able to address the challenges of global digital transformation. This research is also crucial for identifying existing regulatory weaknesses, obstacles to policy implementation, and opportunities for developing more effective regulations in the future. Therefore, the research findings are expected to provide input for the government, business actors, academics, and the public in strengthening Indonesia's digital economic governance, ensuring global competitiveness while still protecting national interests.

Furthermore, this research is relevant to the current state of the digital economy, which is increasingly integrated globally. Digital economic activity is no longer confined to the domestic sphere but has also involved complex and multidimensional cross-border transactions. Therefore, Indonesia's regulatory readiness is crucial for maintaining the stability of the national digital economy, increasing public trust, and supporting inclusive and sustainable digital economic development in the era of digital globalization.

METHOD

This research uses a qualitative approach with descriptive analytical methods. The qualitative approach was chosen because the research aims to understand and analyze Indonesia's regulatory readiness to face the development of the cross-border digital economy in depth and comprehensively. The research focuses on various regulations related to the digital economy, such as personal data protection, e-commerce, fintech, digital taxation, cybersecurity, and policies related to global digital platforms. Research data was obtained through library research by reviewing various sources such as laws and regulations, scientific journals, books, government reports, scientific articles, and official documents from national and international institutions relevant to the digital economy and cross-border regulations.

Data analysis techniques were conducted through the stages of data reduction, data presentation, and conclusion drawing. Researchers identified various policies and regulations that have been implemented in Indonesia, then analyzed their level of readiness, effectiveness, and implementation challenges in facing the dynamics of the global digital economy. The analysis also compared Indonesian regulations with international standards and practices to determine their suitability and opportunities for future policy strengthening. The results of the analysis were then systematically compiled to provide an overview of Indonesia's regulatory readiness to create a safe, adaptive, competitive, and sustainable digital economic ecosystem.

RESULTS AND DISCUSSION

Readiness of Personal Data Protection Regulations in the Cross-Border Digital Economy

Research shows that Indonesia has made significant progress in developing personal data protection regulations in response to the growth of the cross-border digital economy. The enactment of Law Number 27 of 2022 concerning Personal Data Protection (PDP Law) is a strategic step by the government in establishing a more structured data governance system that aligns with developments in the global digital economy. This regulation provides a legal basis for the collection, processing, storage, and transfer of personal data, including data processed by international digital platforms operating in Indonesia.

In practice, the cross-border digital economy relies heavily on international data flows. E-commerce platforms, social media, fintech, cloud computing, and other digital applications continuously exchange data between countries. This situation demands that Indonesia have strong data protection regulations to prevent public data from being misused by foreign parties or cybercriminals (Permadi et al., 2025). Research finds that the PDP Law demonstrates the government's initial readiness to face this challenge. This regulation also strengthens Indonesia's digital sovereignty amid the increasing dominance of global technology companies. However, the implementation of personal data protection regulations still faces various obstacles. One major challenge is the suboptimal readiness of supervisory institutions and law enforcement mechanisms. The research found that there are still limitations in human resources, digital infrastructure, and inter-agency coordination in overseeing digital companies' compliance with data protection regulations. Furthermore, some digital business actors, particularly digital-based MSMEs, still do not understand the data management standards that comply with the new regulations (Suryantoro, 2025).

Another issue is the high threat of data leaks and cyberattacks, which continues to increase as people's digital activities expand. The personal data leak case in Indonesia demonstrates that the national digital security system still requires more serious strengthening. In the context of a cross-border digital economy, data security weaknesses can impact public and investor confidence in Indonesia's digital ecosystem. Therefore, national cybersecurity capacity building, strengthening digital literacy, and harmonizing data protection regulations with international standards are needed (Sardi et al., 2026). Research also shows that data protection regulations in Indonesia still require more detailed derivative regulations regarding cross-border data transfers, data user rights, dispute resolution mechanisms, and administrative sanctions for violators. Thus, although Indonesia has demonstrated regulatory readiness through the Personal Data Protection Law (PDP), effective implementation remains a major challenge in navigating the cross-border digital economy.

Digital Trade Regulation and Cross-Border E-Commerce

Cross-border digital trade, or cross-border e-commerce, is one of the fastest-growing sectors in Indonesia. Research shows that the government has issued various regulations to regulate digital trade activities, including the Government Regulation on Trading Through Electronic Systems (PMSE). These regulations aim to create legal certainty, protect consumers, and maintain healthy competition between local and foreign businesses. The growth of international e-commerce platforms makes it easier for Indonesians to obtain products and services from abroad. Consumers can conduct transactions quickly through global marketplaces with increasingly accessible digital payment systems. This has a positive impact on trade efficiency and increased product choices for the public. However, cross-border digital trade also presents new challenges related to the supervision of imported goods, digital taxes, consumer protection, and the sustainability of local MSMEs.

Research has found that Indonesia's digital trade regulatory readiness is still adapting to global market dynamics. The government has attempted to regulate the obligations of foreign digital platforms, including registration of Electronic System Providers (PSE), tax obligations, and regulations for importing goods through digital platforms. However, the implementation of these policies has not been fully optimized due to ongoing obstacles in overseeing the vast and complex cross-border transactions (D. Wulandari et al., 2025). Furthermore, there are challenges related to business competition between local and foreign products entering international digital platforms. Many imported products are sold at lower prices, impacting the competitiveness of domestic MSMEs. In this context, digital trade regulations need to strike a balance between global market openness and protection for domestic industries. Research shows that the government has begun implementing several policies restricting specific imports through e-commerce to maintain domestic market stability (Kriswandaru, 2026).

On the consumer protection front, the study found that there are still weaknesses in product quality monitoring, return mechanisms, and dispute resolution for cross-border digital transactions. Consumers often experience difficulties when dealing with foreign sellers due to differences in legal jurisdictions (Darmastuti et al., 2024). Therefore, strengthening digital consumer protection regulations is a crucial need in navigating the global digital economy. Overall, the study results indicate that Indonesia already has a sound foundation for digital trade regulations, but still needs strengthening in aspects of implementation, cross-agency coordination, and harmonization with international digital trade systems to be able to compete globally while protecting national interests.

Regulatory Readiness for the Digital Financial and Fintech Sector

The development of digital financial technology (fintech) is a key indicator of Indonesia's digital economic growth. Research shows that the fintech sector is growing rapidly through digital payment services, online loans, e-wallets, crowdfunding, and even crypto assets. This situation has prompted the government and regulators, such as Bank Indonesia and the Financial Services Authority (OJK), to strengthen digital financial regulations to maintain the stability of the national financial system. The research shows that Indonesia is relatively better prepared to regulate the fintech sector than other digital sectors. This is evident in the existence of various regulations related to digital payment systems, consumer protection for financial services, online lending supervision, and the regulation of digital financial assets. The government has also implemented a regulatory sandbox policy to test financial technology innovations before their widespread implementation.

The emergence of fintech has had a positive impact on financial inclusion. Many people who previously lacked access to banking services can now easily access digital financial services via smartphones. Furthermore, fintech also supports the development of MSMEs through faster and more flexible access to digital financing. In the context of a cross-border digital economy, fintech facilitates international transactions and supports global digital economic integration. However, research has identified various challenges in overseeing the cross-border fintech sector. One major issue is the rise of illegal online lending and digital financial activities not officially registered in Indonesia. Many foreign platforms operate without official permits, making them difficult for national regulators to monitor. This situation increases the risk of digital fraud, money laundering, and misuse of consumer data (Nur & Hijadz, 2024).

Furthermore, the development of crypto assets and blockchain technology also poses new challenges for national regulations. Rapid technological change often leaves regulations lagging behind market developments. Research shows that the Indonesian government is continuing to adjust policies related to digital asset trading to provide legal certainty without stifling technological innovation (Firmansyah & Rahayu, 2020). The study also found that coordination between Bank Indonesia, the Financial Services Authority (OJK), and relevant ministries is a crucial factor in creating effective digital financial regulations. Policy harmonization is necessary to avoid overlapping regulations that could create uncertainty for digital businesses. Therefore, the regulatory readiness of the fintech sector in Indonesia can be considered quite good, but still requires strengthened cross-border oversight and increased adaptation to global technological developments.

The Challenge of Regulatory Harmonization and Indonesia's Readiness for Global Digital Economic Competition

The research findings indicate that one of Indonesia's biggest challenges in navigating the cross-border digital economy is aligning national regulations with international standards. The global digital economy is evolving through an interconnected system across countries, making it impossible for a country's regulations to stand alone without considering global rules and practices. In this context, Indonesia needs to align its national digital policies with international regulatory developments to compete in the global market. The research found that Indonesia has demonstrated its commitment to strengthening its national digital transformation through various strategic policies. The government is encouraging the acceleration of digitalization in the trade, education, finance, and public service sectors. Furthermore, Indonesia has begun to actively participate in various international forums discussing global digital economic governance. This demonstrates the government's efforts to build Indonesia's strategic position in the global digital economy.

However, regulatory harmonization still faces several obstacles. One major issue is overlapping policies between agencies, which makes the regulatory implementation process less effective. Digital economy regulation involves numerous institutions, such as the Ministry of Communication and Digital, Bank Indonesia, the Financial Services Authority (OJK), the Ministry of Trade, the Directorate General of Taxes, and other agencies (Saudira, 2025). This complexity of coordination often leads to differences in policies and regulatory interpretations on the ground (Rahmawati et al., 2026). Furthermore, the readiness of national digital infrastructure is also a crucial factor in supporting the implementation of digital economy regulations. Research shows that gaps in internet access and the quality of digital infrastructure persist in several regions of Indonesia (Bahtiar, 2025). These disparities impact the effectiveness of national digital transformation and can hinder the equitable distribution of the benefits of the digital economy across borders (Laksito et al., 2024).

In terms of human resources, research has found that Indonesians' digital literacy still needs improvement. Many people lack understanding of digital transaction security, personal data protection, and the risks of cybercrime. Low digital literacy can increase people's vulnerability to online fraud and misuse of digital technology. Therefore, strengthening digital education is a crucial part of Indonesia's readiness to face the global digital economy. Research also shows that Indonesia has a significant opportunity to become a major digital economic force in Southeast Asia if it can create adaptive and competitive regulations. Good regulations can boost investor confidence, strengthen consumer protection, support technological innovation, and create a healthy digital ecosystem. Conversely, regulations that are slow to adapt can cause Indonesia to fall behind in the global digital economy (Tridarmawan & Yafii, 2025).

Overall, the research findings indicate that Indonesia already has a strong regulatory framework for addressing the cross-border digital economy. However, this readiness still requires strengthening in aspects such as policy implementation, regulatory harmonization, cross-border oversight, cybersecurity, and improving the quality of digital human resources. With these strengthening measures, Indonesia has significant potential to build an inclusive, secure, and globally competitive digital economy.

CONCLUSION

Based on the research results, it can be concluded that Indonesia has demonstrated considerable readiness to face the development of the cross-border digital economy through various evolving digital regulations and policies. The government has issued several important regulations, such as the Personal Data Protection Law (PDP Law), regulations on Electronic Commerce (PMSE), fintech policies, and strengthened oversight of digital payment systems and cybersecurity. The presence of these regulations demonstrates the government's commitment to creating a secure and competitive digital economic ecosystem capable of supporting national digital transformation amidst increasingly complex global competition.

However, this study also found that the implementation of digital economy regulations in Indonesia still faces various challenges. Some of the main obstacles include suboptimal coordination between agencies, limited oversight of cross-border digital activity, the high risk of data breaches and cybercrime, and low digital literacy among the public. Furthermore, the rapid development of digital technology often leaves regulations lagging behind innovations emerging in society and the global market. Therefore, harmonizing national regulations with international standards is crucial for Indonesia's ability to adapt to the dynamics of the global digital economy.

Overall, Indonesia's regulatory readiness to address the cross-border digital economy still requires ongoing strengthening, particularly in areas such as policy implementation, data security, consumer protection, oversight of foreign digital platforms, and capacity building for digital human resources. With regulations that are adaptive, collaborative, and responsive to technological developments, Indonesia has a significant opportunity to become a major force in the digital economy in Southeast Asia and to foster inclusive, safe, and sustainable digital economic growth.

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