ISSN 3110-7257
https://doi.org/10.61401/rabi.v1i4.396

Volume 1 Number 4, November 2025
Riset Akuntansi dan Bisnis Indonesia (RABI)
STIE KRAKATAU, Indonesia

Ways To Digitize Service in the Conditions of a Digital Economy

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ARTICLE INFO
Received: 16 September 2025;
Accepted: 20 October 2025;
Publish: 18 November 2025;

Volume 1, Number 4
November 2025, pp 281-291
https://doi.org/10.61401/rabi.v1i4.396

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ABSTRACT

Purpose: This study examines effective ways to digitize services in the context of a rapidly expanding digital economy and analyzes the role of digital infrastructure, financial technology, artificial intelligence, e-commerce platforms, and digital public services in transforming traditional service delivery models.
Research methodology: This study employs a descriptive and analytical approach using secondary data from various sources to evaluate the relationship between digital transformation components, service development, and economic performance.
Results: The findings indicate that digitalization is a structural transformation that requires the coordinated development of infrastructure, human capital, and institutions, whereas digital literacy and user competencies play a key role in driving service adoption and online engagement.
Conclusions: Sustainable service digitization requires a balanced policy approach that integrates technological modernization with regulatory support and workforce reskilling to ensure long-term efficiency and inclusivity.
Limitations: This study is limited by its reliance on secondary data and does not include primary empirical analyses at the micro-or organizational levels.
Contribution: This study contributes to the literature by providing a comprehensive perspective on service digitization, emphasizing the importance of integrating technological, institutional, and human capital dimensions to support digital transformation and inclusive economic growth.

Keywords: *Artificial Intelligence, Digital Economy, Digital Financial Literacy, Digital Transformation, E-Commerce, Economic Modernization, Financial Technology (Fintech), ICT Infrastructure, Innovation, Service Digitization.*

How to Cite: Ogli, U. M. D. (2025). Ways To Digitize Service in the Conditions of a Digital Economy. *Riset Akuntansi dan Bisnis Indonesia*, 1(4), 281-291.

1. Introduction

The global economy is undergoing profound transformation driven by rapid digitalization and technological advancements. Over the past two decades, the expansion of information and

communication technologies (ICT), high-speed internet infrastructure, cloud computing, and artificial intelligence has reshaped production systems, consumption patterns, and service delivery models. The digital economy has emerged as a new growth paradigm, fundamentally altering how businesses operate and value is created (Shkarlet, Dubyna, Shtyrkhun, & Verbivska, 2020). In this evolving environment, services have become increasingly digitized, scalable, and platform-based, reducing transaction costs and expanding market access across geographical boundaries (Purba, Sitanggang, & Simalango, 2025).

The rapid growth of information and communication technology (ICT) has accelerated the dominance of digital services in sectors such as finance, trade, education, healthcare, transport, and public administration (Gomber, Kauffman, Parker, & Weber, 2018). Fintech innovations, e-commerce platforms, digital payment systems, and artificial intelligence applications are redefining traditional service industries. Consequently, service delivery is shifting from physical interactions toward automated, data-driven, and online models (Pikkarainen, Huhtala, Kemppainen, & Häikiö, 2019). This transformation enhances efficiency and productivity and increases transparency and financial inclusion.

In addition to technological advancements, the expansion of the digital economy has reshaped the dynamics of service demand and user behavior. Consumers and service users are increasingly shifting toward digital platforms because of their convenience, accessibility, and efficiency (Zaki, 2019). This shift has encouraged both the private and public sectors to accelerate digital transformation to remain competitive and responsive to user expectations. In particular, public services are undergoing significant changes as governments adopt digital systems to improve transparency, accountability, and service delivery performance.

Furthermore, digital transformation in the service sector is driven by both supply-side factors, such as infrastructure and technology, and demand-side factors, including user readiness, digital literacy, and trust in digital systems. Empirical evidence shows that individuals with higher levels of digital financial literacy are more likely to engage in online transactions and effectively adopt digital services (Ullah, Kiani, Raza, & Mustafa, 2022). This indicates that the success of service digitization depends not only on technological availability but also on users' capability to understand and utilize digital systems.

In developing economies, the challenges of digital transformation are more complex because of disparities in infrastructure, human capital, and institutional readiness. Digital inequality remains a critical issue, in which certain regions or groups have limited access to digital technologies, thereby restricting their ability to participate in the digital economy (Imran, 2023). In addition, concerns related to cybersecurity, data privacy, and system reliability may reduce user trust and hinder the adoption of digital services (Michael, Widjaja, & Simon, 2025). Therefore, addressing these challenges requires a comprehensive approach that integrates technological development with capacity building, regulatory support, and risk management strategies.

Moreover, the integration of advanced technologies, such as artificial intelligence, automation, and data analytics, has further accelerated the transformation of service delivery (Eboigbe, Farayola, Olatoye, Nnabugwu, & Daraojimba, 2023). These technologies enable organizations to improve decision-making processes, enhance service quality, and increase operational efficiency. However, the implementation of such technologies also requires continuous adaptation by both institutions and users, particularly in terms of skills development and organizational readiness. Without adequate preparation, the benefits of digital transformation may not be fully realized (Qomariyah & Vizandra, 2025).

Therefore, understanding the key factors that influence the effectiveness and acceptance of digital systems is essential (Tapa, 2025). Evaluating how users perceive, adopt, and experience digital services is critical to ensuring that digital transformation initiatives achieve their intended outcomes. This study contributes to the existing literature by examining the determinants of user satisfaction in digital systems, particularly in the context of public financial management, where system effectiveness is closely linked to governance quality and accountability

However, the modernization of service delivery requires coordinated investments in digital infrastructure, human capital, regulatory frameworks, and innovation ecosystems. Without systematic digital transformation, service sectors risk lagging behind global competitiveness standards (Leão & da Silva, 2021). In this context, this study aims to identify effective ways to digitize services under the conditions of a digital economy and evaluate their economic impact on productivity, employment, and sustainable growth.

In addition, the acceleration of digital transformation has significantly changed the structure of service demand and user expectations in both developed and developing economies. Service users increasingly prioritize speed, accessibility, transparency, and reliability, which can only be effectively delivered through digital platforms (Das, 2024). This shift has encouraged governments and private institutions to adopt digital solutions not only to improve efficiency but also as a strategic response to global competition and technological disruption.

Moreover, the success of service digitization is not solely determined by the availability of digital infrastructure, but also by the readiness of users and institutions to adapt to technological change. Digital financial literacy, user competence, and trust in digital systems play crucial roles in influencing the adoption and effective utilization of digital services (Alkhwaldi, 2025). In many cases, even when digital infrastructure is well-developed, low levels of user capability and confidence can limit the effectiveness of digital transformation initiatives. This highlights the importance of integrating human capital development into digital economic strategies.

Furthermore, the digitalization of services introduces new challenges related to cybersecurity, data privacy, and regulatory governance. As digital transactions and online services increase, the risks associated with data breaches, cybercrime, and the misuse of information also become more prominent. Therefore, establishing a strong regulatory framework and ensuring digital trust are essential components of sustainable digital transformation. Without adequate safeguards, the adoption of digital services may be hindered by user concerns regarding security and reliability.

Finally, the integration of advanced technologies, such as artificial intelligence, big data analytics, and automation, further strengthens the potential of digital transformation in the service sector. These technologies enable organizations to improve decision-making, personalize services, and increase operational efficiency. However, their implementation requires continuous adaptation, investment, and policy support to ensure that digital transformation leads to inclusive and sustainable economic growth

2. Literature Review and Hypothesis/es Development

The concept of the digital economy has gained significant attention in recent decades as technological innovation reshapes economic structures and service delivery models. Tapscott defines the digital economy as an economic system driven by digital technologies, networks, and knowledge-based assets that enhance productivity and competitiveness (S. B. Boboqulov & Otabek o‘g‘li, 2023). Similarly, the OECD emphasizes that digital transformation is fundamentally altering value chains and service production through data, connectivity, and platform-based business models (Nizamov, Yuldashev, Jumayev, Sharifov, & Boboqulov, 2020).

Theoretical discussions on service sector transformation are closely linked to Baumol’s cost disease hypothesis, which suggests that traditional services face productivity constraints (Bobokulov, 2022). However, digitalization challenges this view by enabling automation, reducing transaction costs, and increasing efficiency in service industries. Brynjolfsson and McAfee argued that artificial intelligence and digital platforms significantly enhance service productivity while reshaping labor demand for high-skilled occupations (Bobokulov, 2019).

Empirical studies further highlight the role of fintech, e-commerce, and digital platforms in expanding market access for small and medium-sized enterprises (SMEs), particularly in developing economies (S. Boboqulov, 2023). Thus, the economic impact of digitalization depends on technological readiness,

institutional quality(Бобокулов, 2022). Thus, the economic impact of digitalization depends on technological readiness, institutional quality, and human capital development.

2.1 Digital Economy Concept

The concept of the digital economy has evolved significantly alongside rapid technological advancements and globalization. Tapscott defines the digital economy as an economic system driven by digital technologies, networks, and knowledge-based assets that enhance productivity, efficiency, and competitiveness (Williams, 2021). This definition highlights that digitalization is not merely about adopting technology but also about transforming economic structures and value creation processes. Similarly, the OECD emphasizes that the digital economy fundamentally alters production systems, value chains, and service delivery models through the integration of data, connectivity, and digital platforms.

From a broader perspective, the digital economy represents a paradigm shift from traditional, labor-intensive activities toward technology-driven processes that rely heavily on information, data analytics, and innovation (Zhang, 2025). The increasing use of information and communication technologies (ICT), cloud computing, artificial intelligence, and big data analytics has enabled organizations to operate more efficiently and reach wider markets without geographical limitations. Consequently, digitalization has become a key driver of economic growth, enabling businesses and governments to improve service delivery, reduce operational costs, and enhance decision-making processes.

The digital economy plays a critical role in fostering innovation and competitiveness. Organizations that successfully adopt digital technologies can create new business models, improve customer experiences, and respond more effectively to market changes (Tohănean, Buzatu, Baba, & Georgescu, 2020). Digital transformation supports transparency, accountability, and governance efficiency in the public sector, particularly through the implementation of e-government systems and digital financial management platforms. However, the success of digital economic development depends on the availability of digital infrastructure, human capital readiness, and supportive institutional frameworks.

Despite its potential benefits, the digital economy also presents several challenges, including digital inequality, cybersecurity risks, and the need for continuous skill development. Unequal access to digital technologies may widen economic gaps between regions, and increased reliance on digital systems raises concerns related to data privacy and cyber threats. Therefore, the development of a sustainable digital economy requires a balanced approach that integrates technological advancement with social inclusion, regulatory support, and human capital development.

2.2 Digital Transformation in the Service Sector

Digital transformation in the service sector has one of the most significant impacts on the digital economy. Traditionally, service industries have been characterized by direct human interaction and relatively low productivity growth, as explained by Baumol's cost disease theory (Bailey, Anttiroiko, & Valkama, 2016). This theory suggests that service sectors face structural limitations in improving productivity due to their reliance on human labor. However, the emergence of digital technologies challenges this assumption by enabling automation, reducing transaction costs, and enhancing efficiency in service delivery.

Brynjolfsson and McAfee argue that digital technologies, particularly artificial intelligence, machine learning, and digital platforms, have significantly improved service productivity while reshaping labor demand. These technologies enable organizations to automate routine tasks, process large volumes of data, and provide services more quickly and accurately. Consequently, service delivery is increasingly shifting from traditional face-to-face interactions to digital, automated, and data-driven models.

The transformation of the service sector can be observed across various industries, including finance, healthcare, education, transportation, and public administration. In the financial sector, fintech innovations, such as mobile banking, digital payments, and online lending platforms, have revolutionized financial services by increasing accessibility and reducing transaction costs (Gomber et

al., 2018). In the education sector, digital learning platforms and online courses have expanded access to education and improved learning flexibility. Similarly, in public administration, the implementation of e-government systems has enhanced transparency, efficiency, and accountability in service delivery. Furthermore, digital transformation in the service sector has significant implications for employment and labor markets (Tokunova, Zvonar, Polozhentsev, Pavlova, & Teres, 2023). While digitalization creates new opportunities in high-skilled and knowledge-intensive jobs, it may also reduce the demand for routine and low-skilled labor. Evangelista and Savona emphasize that innovation in services can generate employment in emerging sectors while simultaneously requiring workforce reskilling and adaptation to new technologies. Despite these benefits, digital transformation of services requires substantial investments in infrastructure, technology, and human capital (Irtyshcheva & Trushlyakova, 2020). Organizations must ensure that employees possess the necessary digital skills to effectively use new technologies. Additionally, governments must establish supportive regulatory frameworks to facilitate innovation while ensuring data security and consumer protection. Without these supporting factors, the potential benefits of digital transformation may not be fully realized.

2.3 Role of Digital Technologies in Service Development

Digital technologies play a crucial role in driving the development and expansion of service industries in the digital economy. Technologies such as fintech, e-commerce platforms, artificial intelligence, and digital payment systems have transformed traditional service delivery models into more efficient, scalable, and accessible systems (Hazar & Babuşcu, 2023). These technologies enable businesses to reach wider markets, reduce operational costs, and improve service quality, thereby enhancing their overall economic performance.

One of the most significant contributions of digital technologies is their ability to expand market access, particularly for small and medium-sized enterprises (SMEs). Through e-commerce platforms and digital marketplaces, SMEs can sell products and services to customers beyond their local regions, thereby overcoming geographical barriers. Additionally, digital payment systems facilitate faster and more secure transactions, reducing reliance on cash-based systems and improving financial inclusion (Minarni, 2025).

Artificial intelligence and data analytics further enhance service development by enabling organizations to analyze customer behavior, predict demand, and personalize services (Ramya, Yerraguravagari, Gaikwad, & Gupta, 2024). For example, AI-driven systems can improve customer service through chatbots, automate administrative processes, and support decision-making through data-driven insights. These capabilities improve efficiency and enhance user experience and satisfaction.

However, the successful implementation of digital technologies in service development depends on several factors, including technological readiness, institutional support, and human capital development. While digital infrastructure provides the foundation for service digitization, user capabilities and digital literacy determine the extent to which these technologies can be effectively utilized (Cetindamar, Abedin, & Shirahada, 2021). Empirical evidence indicates that individuals with higher digital financial literacy are more likely to engage in online transactions and adopt digital services.

In addition, the integration of digital technologies into service systems requires strong regulatory frameworks to ensure data protection, cybersecurity, and consumer trust. Without adequate safeguards, the expansion of digital services may expose users to risks, such as data breaches, fraud, and cyberattacks. Therefore, governments and organizations must work together to create a secure and trustworthy digital environment that supports sustainable service development. Overall, digital technologies serve as key enablers of service innovation and economic growth. Their effective implementation can improve efficiency, expand access, and enhance service quality. However, to fully realize these benefits, it is essential to address challenges related to infrastructure, human capital, and regulation, ensuring that digital transformation leads to inclusive and sustainable development.

3. Methodology

This study applies a mixed descriptive and analytical research approach to examine effective ways to digitize services in a digital economy. The analysis was based on secondary data obtained from international and national statistical sources, including the World Bank, OECD, ITU, national statistical agencies, and central bank reports. Key indicators include ICT sector growth rates, Internet penetration, broadband subscriptions, digital payment volumes, e-commerce turnover, and the share of information and communication services within total services.

This study employs comparative analysis to evaluate trends in digital transformation across service subsectors, such as finance, trade, transport, education, and public administration. Structural analysis is used to assess the relationship between digital infrastructure development and service productivity growth. Additionally, qualitative assessment methods are applied to evaluate institutional, regulatory, and human capital factors influencing digital adoption.

To understand the economic impact, this study analyzes the correlations between digitalization indicators and service-sector growth, productivity, and employment dynamics. The findings are interpreted within the framework of digital economy theory and innovation-driven growth models, enabling the identification of practical strategies for accelerating service digitalization and enhancing economic efficiency. Furthermore, structural analysis was used to assess the relationship between digital infrastructure development and service productivity growth. This analysis aims to understand how improvements in infrastructure contribute to efficiency, scalability, and performance within the service sector.

In addition, qualitative assessment methods were applied to evaluate the institutional, regulatory, and human capital factors influencing digital adoption. To examine the economic impact, this study analyzes correlations between digitalization indicators and service-sector outcomes, including growth, productivity, and employment dynamics. The findings are interpreted within the framework of digital economy theory and innovation-driven growth models, enabling the identification of strategic and practical approaches to accelerate service digitization and improve economic efficiency.

4. Results and Discussion

The digitization of services in the conditions of a digital economy requires a comprehensive and integrated strategy that combines technological development, institutional reform, human capital enhancement, and innovation support. The foundation of this transformation lies in the expansion of digital infrastructure, including high-speed broadband networks, 5G connectivity, cloud computing systems, and secure data centers, which collectively enable scalable, real-time, and platform-based service delivery. The development of digital skills and competencies among the workforce is equally important, as service digitization depends on ICT literacy, data analytics capabilities, cybersecurity awareness, and digital management skills.

Continuous retraining programs help mitigate labor displacement risks while creating new employment opportunities in high-skilled digital occupations. Since small and medium-sized enterprises dominate the service sector in many economies, their integration into digital ecosystems through e-commerce platforms, digital payment systems, enterprise management software, and online marketing tools is essential for enhancing competitiveness and market access. The expansion of fintech solutions, including mobile banking and online lending platforms, further improves financial inclusion and transaction efficiency. Additionally, the modernization of public services through e-government systems increases transparency and reduces administrative barriers, stimulating the demand for digital technologies.

The integration of artificial intelligence, automation, and data-driven solutions enhances productivity and service quality across sectors, such as healthcare, logistics, education, and retail. However, effective digitization also requires robust regulatory frameworks to ensure data protection, cybersecurity, and digital trust. Ultimately, a balanced digital transformation strategy fosters productivity growth,

innovation, and inclusive economic development while minimizing digital inequality and labor market risks.

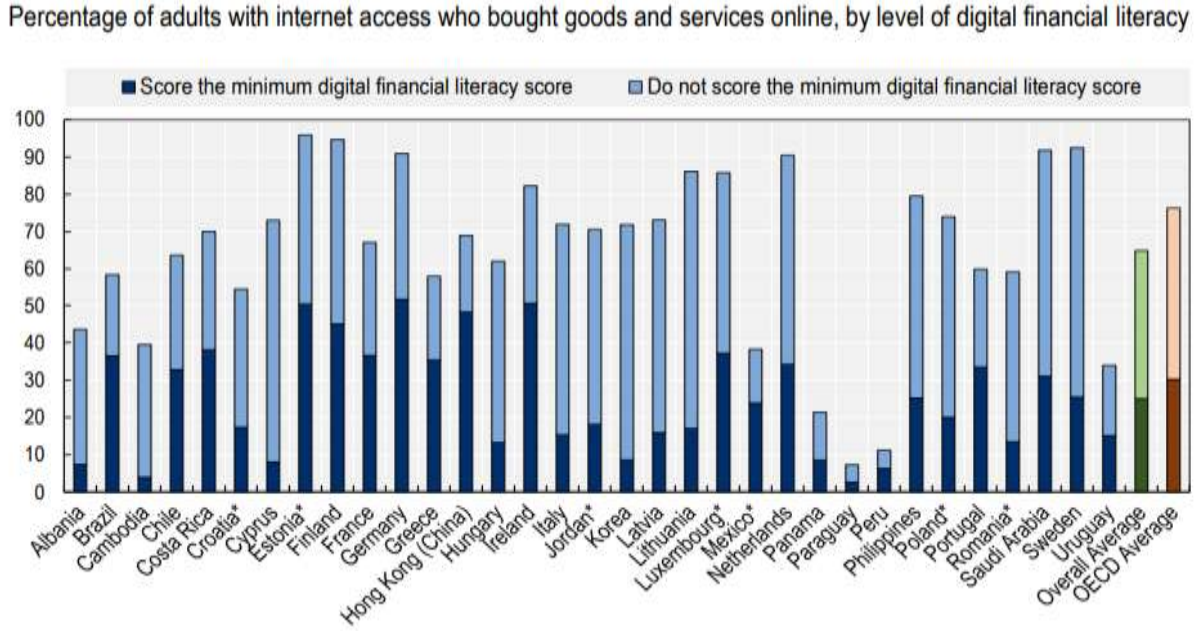

Figure 1. Buying goods and services online and digital financial literacy

The presented data illustrate a strong positive relationship between digital financial literacy and online purchasing behavior across countries. Adults who meet the minimum digital financial literacy score consistently demonstrate a significantly higher rate of purchasing goods and services online than those who do not meet the threshold. In most economies, the gap between digitally literate and non-literate groups exceeds 20%–30%, and in several OECD countries, the share of digitally literate adults engaging in online transactions surpasses 80%–90%. The OECD average also confirms that digital literacy substantially increases participation in e-commerce activities.

From the perspective of service digitization, this evidence highlights that infrastructure alone is insufficient to expand digital services. Even where Internet access is available, the adoption of online services depends heavily on digital financial competence. This finding directly supports the argument in the paper that human capital development and digital literacy training are essential pillars of service digitization strategies. Without strengthening digital financial skills, investments in fintech platforms, e-commerce systems, and online public services may not fully translate into increased usage.

Furthermore, the figure demonstrates that digital literacy functions as a demand-side accelerator of digital service markets. Higher literacy increases trust in digital transactions, reduces perceived cybersecurity risks, and enhances consumer confidence. Consequently, service providers experience greater market penetration, scale economies, and revenue growth. For policymakers, this implies that digital transformation policies must integrate financial literacy programs, especially in developing and rural regions where digital gaps remain substantial.

Table 1. Financial literacy competencies supporting a safe and informed use of digital payments

Topic	Awareness, knowledge and understanding	Skills and behaviour	Confidence, motivation and attitudes
Prices, purchases and payments	Understands the difference between various payment methods and knows how to use them safely (e.g., debit or credit card, online transfer services, bank transfer to a retail account, mobile/digital	Develops strategies to avoid or minimize overspending, impulsive shopping, and other unintended consequences of advertising and social pressure. Uses appropriate	Confident of resisting pressure to make unplanned purchases motivated us to learn about different payment and transfer methods. Confident to use different

	wallet, and instant payment). Knows how to assess the potential risks and benefits of different payment methods.	methods and technologies to make payments, considering the overall cost, risk, and personal convenience of the chosen method.	payment and transfer methods and to choose the best ways to transfer money while considering costs and risks.
Regulation and consumer protection	Aware of the security implications on personal data of storin	Sees the value of protecting personal data online and avoids engaging in risky behaviors involving personal data in a financial context.	Confident to revoke authorizations to access, use, or store personal data from financial services providers and companies when necessary.

The table outlining financial literacy competencies highlights that the successful digitization of services depends not only on technological infrastructure, but also on multidimensional user capabilities. Digital financial literacy is structured across three interconnected dimensions: awareness and knowledge, skills and behavior, and confidence and attitudes. These competencies collectively determine the extent to which individuals can safely and effectively engage in digital payment systems and online services. From the perspective of service digitization, awareness and knowledge represent the foundational level of digital readiness. Understanding different payment instruments, associated risks, and cost structures reduces informational asymmetry and builds trust in digital platforms. Without such knowledge, the adoption of fintech services, e-commerce platforms, and online banking remains limited, despite technological availability.

The skills and behavior dimensions emphasize practical capabilities, such as secure password management, fraud prevention, responsible spending strategies, and safe online transactions. These competencies directly influence transaction security and consumer protection, which are critical for maintaining confidence in digital service ecosystems. Weak behavioral safeguards increase vulnerability to cybercrime and undermine digital market expansion. Finally, confidence, motivation, and attitudes serve as the psychological drivers of digital service adoption. Users who feel confident in managing risks and protecting personal data are more likely to participate in online financial activities. This behavioral assurance reduces hesitation and accelerates digital transaction volumes.

5. Conclusions

5.1 Conclusion

The transition toward a digital economy fundamentally reshapes the structure and functioning of the service sector. This study demonstrates that digitizing services is a multidimensional process that requires coordinated investment in digital infrastructure, institutional reform, human capital development, and technological innovation. The expansion of information and communication technology (ICT) networks, fintech solutions, e-commerce platforms, and artificial intelligence significantly enhances productivity, reduces transaction costs, and increases service accessibility. However, technological advancements alone are insufficient to guarantee successful transformations. Digital financial literacy, cybersecurity awareness, and regulatory trust are essential components that determine the level of adoption and effective use of digital services.

Empirical evidence suggests that economies with stronger digital competencies exhibit higher levels of online transactions and financial inclusion. At the same time, digital inequality and labor market polarization remain potential risks. Therefore, policymakers must adopt comprehensive strategies that combine infrastructure expansion, education, and reskilling programs, SME digital integration, and robust legal frameworks. Ultimately, effective service digitization serves as a catalyst for productivity growth, innovation, competitiveness, and sustainable economic development in the modern digital era.

5.2 Research Limitations

This study has several limitations. First, it relies primarily on secondary data, which may limit the depth of analysis at the micro or organizational levels. Second, the study focuses on general patterns of digital transformation without conducting sector-specific or country-specific empirical testing. Third, the analytical approach does not incorporate advanced econometric modeling, which may limit the precision in measuring causal relationships between digitalization and economic outcomes. These limitations suggest that the findings should be interpreted with caution, particularly when applied to specific contexts or regions.

5.3 Suggestions and Directions for Future Research

Future research should expand the scope by incorporating primary data and conducting empirical studies at the organizational or sectoral level. Further studies may also include additional variables, such as user behavior, institutional readiness, digital trust, and innovation capacity, to provide a more comprehensive understanding of digital transformation. In addition, the use of advanced quantitative methods, such as econometric or structural equation modeling, is recommended to examine causal relationships more rigorously. Future research could also focus on comparative studies between developed and developing countries to identify best practices and policy implications. Finally, it is important to explore the long-term impacts of digital transformation on labor markets, income distribution, and digital inequality, ensuring that service digitization contributes to inclusive and sustainable economic development.

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