

THE EFFECTIVENESS OF AI IN ENHANCING THE PEOPLE'S ECONOMY TO ACHIEVE INDONESIA EMAS 2045

^{*1}Ajeng Nisa Kusuma, ²Kunto Arief Wibowo, ³Shafa Dhia Raharja

^{*1}Universitas Sangga Buana YPKP Bandung, ²Komando Gabungan Wilayah Pertahanan I,

³Universitas Islam Bandung

Email: ^{*1,2,3}ajengnisakus@gmail.com

Abstract

To be able to get to a Golden Indonesia in 2045 is not an easy thing, it is actually a challenge for the Indonesian people. Golden Indonesia 2045 has a pillar, one of which is a sustainable economy. In a sustainable economy, it can be implemented through a people's economy whose values of the people's economy here refer to the family economic system, and can build MSMEs for Indonesia, so that the people's economy here can be a driver to implement a Golden Indonesia in 2045. In this study, it is also associated with AI as artificial intelligence that can actually provide an innovation for its users, not only that, but AI can also help the people's economy here to be implemented easily. In this study, it raises the effectiveness of AI in improving the people's economy in order to be able to move towards a Golden Indonesia 2045. The results of this study actually look at two sides, the first is that AI can effectively improve the people's economy, but on the one hand it can actually have a negative impact on economic actors, and later it can refer to the people's economy in realizing a Golden Indonesia 2045.

Keywords: People's Economy, AI, Golden Indonesia, Effectiveness

Abstrak

Untuk bisa menuju Indonesia Emas di Tahun 2045 bukanlah hal yang mudah, justru menjadi sebuah tantangan bagi masyarakat Indonesia. Indonesia Emas 2045 terdapat sebuah pilar yaitu salah satunya adalah ekonomi yang berkelanjutan. Dalam ekonomi yang berkelanjutan bisa di implementasikan melalui ekonomi kerakyatan yang nilai dari ekonomi kerakyatan disini mengacu pada sistem ekonomi kekeluargaan, dan bisa membangun UMKM bagi Indonesia, sehingga dengan ekonomi kerakyatan disini bisa menjadi sebuah pendorong untuk mengimplementasikan Indonesia Emas di Tahun 2045. Dalam penelitian ini dikaitkan juga dengan AI sebagai kecerdasan buatan yang justru bisa memberikan sebuah inovasi bagi para penggunanya, bukan hanya itu justru AI juga bisa membantu ekonomi kerakyatan disini bisa terimplementasi dengan mudah. Dalam penelitian ini mengangkat tentang efektivitas AI dalam meningkatkan ekonomi kerakyatan guna bisa menuju Indonesia Emas 2045. Pada hasil penelitian ini justru memandang dua sisi, yang pertama secara efektif AI memang bisa meningkatkan ekonomi kerakyatan akan tetapi disatu sisinya justru bisa memberikan dampak negative bagi para pelaku ekonomi, dan nantinya bisa mengacu pada ekonomi kerakyatan dalam mewujudkan Indonesia Emas 2045.

Kata kunci: Ekonomi Kerakyatan, AI, Indonesia Emas, Efektivitas

Introduction

Indonesia has a big vision to be able to create a more advanced, prosperous and highly competitive Indonesian country, so with this vision and mission it is also referred to as "Golden

Indonesia". Golden Indonesia will be realized in 2045 which will coincide with the 100th anniversary of the independence of the Republic of Indonesia. The Golden Indonesia which will be realized later in 2045 has one of the goals, especially in the economic aspect. The economic aspect has a goal in Golden Indonesia, which is to be able to realize sustainable economic growth (Pramono et al. 2024). In general, the meaning of this golden Indonesia also has a purpose with other aspects, namely the existence of human development which will later be able to create quality human beings, have social justice, and also be able to carry out environmental sustainability. With the vision of Golden Indonesia 2045, it is actually a combined aspect for the life of the prosperous Indonesian nation and can also be highly competitive at the global level (Novitasari, et.al, 2024). In order to realize a Golden Indonesia in 2045, elements that must be able to support not only the wheels of government but still the role of a critical community, and can be sustainable with the vision and mission of Golden Indonesia 2045, because without the role of the community, the vision and mission of Golden Indonesia 2045 cannot be implemented properly and effectively.

One of the strengths of society associated with the economy can be seen from the concept of the people's economy. The people's economy is an instrument of the economic system in Indonesia, where this concept was actually introduced by Muhammad Hatta (Arifqi, 2020). In the people's economic system, here also refers to Article 33 of the People's Economy which reads, "an economic system has a goal to be able to realize the people's sovereignty economy, where in the concept of togetherness and mutual cooperation can be used as a foundation and also affect the people's economy, the community has an active role in the implementation of the economy".

The formulation of the main pillars built by the Indonesian government to be able to achieve a golden Indonesia 2045 is as follows:

- a. Human Development and Science and Technology;
- b. Sustainable Economic Development;
- c. Equitable Development and Regional Strengthening;
- d. Strengthening National Resilience and Governance (Wena, 2022).

The existence of a golden Indonesia in 2045 to be able to realize or implement it is not an easy thing. The need for aspects of stakeholders that can unite, have a critical mind is also very necessary to be able to realize this because later when critical thinking can be built, in the form of the execution of the Golden Indonesia in 2045 can be realized evenly in Indonesia. In the pillar mentioned there is an aspect of sustainable economic development, which is an important aspect to be able to build the foundation for a Golden Indonesia in 2045, because the existence of an economy in a country can encourage economic growth, create jobs, encourage innovation and high technology and strengthen economic resilience. One form of this is precisely the existence of a people's economy. The understanding of the people's economy also has a value placement that upholds the people because

the people here are the main force to be able to effectively implement aspects of economic activities as the main force, based on family values, the ideology of Pancasila and also the sovereignty of the people. With this foundation, it has actually become a form of just economic manifestation, one of the examples of the populist economic phenomenon in the current era is the concept of micro, small and medium enterprises (MSMEs).

In the current era, it is also not spared from the sophistication of technology, namely the existence of artificial intelligence or also known as AI, where AI here is able to understand a learning, about patterns, make predictions and can also help humans in making a decision. The many positive points of AI that are said in the statement above are that it can help humans, and can also provide a prediction, in the business world this will later AI can help in providing “forecasting” for people who implement their economic activities with AI. So with this phenomenon, the researcher will raise a research entitled the effectiveness of AI in the people's economy in order to realize a Golden Indonesia 2045.

Research Method

As for this study, a literature study is employed as the primary research method. A literature study is a systematic process of identifying, reviewing, and analyzing various scholarly sources in order to obtain data that are relevant to the research problem under investigation. Through this approach, the researcher gathers secondary data derived from books, peer-reviewed journal articles, research reports, conference proceedings, policy documents, and other credible academic publications. These sources are selected based on their relevance, credibility, and contribution to the development of the research topic.

The literature study in this research is not limited to preparing the initial procedures for constructing the research framework; rather, it serves as the main strategy for obtaining research data. As emphasized by Zulfi (2021), literature-based research allows researchers to explore concepts, theories, empirical findings, and methodological approaches that have been developed in previous studies. By synthesizing these sources, the researcher is able to identify patterns, similarities, differences, and research gaps that are essential for sharpening the focus and direction of the study.

Furthermore, the literature study enables a comprehensive understanding of the theoretical foundations underpinning the research. It helps clarify key concepts, operational definitions, and analytical perspectives that are necessary to ensure conceptual consistency and academic rigor. The researcher systematically organizes and categorizes the collected literature according to themes, variables, or analytical dimensions relevant to the research objectives. This process supports critical analysis rather than mere description, allowing the researcher to evaluate the strengths and limitations of existing studies. In addition, the use of a literature study contributes to the validity and reliability of the research by relying on established scientific knowledge and verified findings. The conclusions

drawn from this study are therefore grounded in a robust body of academic evidence. Overall, the literature study method provides a solid foundation for analyzing the research problem, formulating arguments, and generating well-substantiated conclusions in accordance with the objectives of the study.

Results and Discussion

In the discussion of this research which discusses the relationship to the people's economy whether it can have an effective impact later in order to realize a golden Indonesia in 2045, the researcher actually took literature research first from Wein K. Solos and Joel Leonard who first discussed in general that AI here can have an impact on improving the global economy. In his research, it was stated that AI here could later have a great influence and also an impact on employment, where the employment aspect is a complement to be able to realize a more advanced economy (Wein and Leonard, 2022).

In addition, this research is also supported by the literature written by the Asian Productivity Organization whose statement states that here AI is a multifaceted GPT because in the economic aspect, this AI can be used as an application aspect and then for innovation potential and provides a depth to the industry. The economy is also inseparable from the name of business, precisely with the existence of AI here can also be an important aspect for policy makers, business people and also individuals who are running their business and this is very important to be able to understand the potential of AI as a GPT that can develop the capacity to navigate the implications and make full use of its capabilities (Asian Productivity Organization, 2025).

In the two studies that the researcher took here, the researcher can state that the existence of artificial intelligence or AI here is indeed very easy to facilitate economic activities, but the impact of AI here is also highlighted as having a negative aspect for the economy that is being implemented. This is in line with research conducted by Yingrui Xiao, who said that AI can make the detection of financial fraud, and have an impact on automation on the workforce (Xiao, 2023).

Furthermore, this research is also associated with research that is in harmony with discussing the people's economy that transforms into the digital economy, especially in the MSME sector, in the next research it is used by researchers because it has an alignment in discussing the people's economy that has a digital transformation This research was also written by Nizhamuddin AB, Ahmatang, and Taufiqulrahman. In this study, it actually gives a result that the existence of the digital economy actually has a significant influence in increasing the income of MSME's (Nizhamuddin, et,al, 2024).

In the last research used by the researcher in supporting this research, the researcher also used a literature study from Nurhalimma Cimma, she explained that with the existence of AI providing a very positive impact on operations in various economic sectors in Indonesia, AI can also be a catalyst

for innovation that allows to develop products and services that are more adaptive for the market, but the positive impact here is not will forever bring benefits, in fact, the negative impact of AI is also here able to make a change in the structure of the workforce so that there is a need for regulations and ethics in the use of AI (Cimma, 2024).

Discussion

In this discussion, the researcher will relate the results of the research to the discussion where in the discussion the researcher raises the effectiveness of AI in the people's economy in order to realize a Golden Indonesia 2045. In the first study, it actually showed that AI here can have a great influence and have an impact on employment and can be a complement to support a more advanced people's economy, then according to the researcher here that AI can be said to be a driver of the people's economy, precisely in order to realize a Golden Indonesia in 2045 AI here can encourage economic growth, especially in MSMEs, then increasing productivity and efficiency and precisely this can also help with financial planning, working capital management and also MSME income so that AI can help strengthen the foundation of the people's economy towards inclusive economic progress, especially in 2045. The alignment of the above research used by the researcher is that the impact here on employment can be used as a complement which does have an impact on employment as an economic complement to be able to predict that AI can shift and create new fields and also at the same time because with AI here it can also create new job opportunities and create a relevant work pattern and skills. In addition, in the discussion here, the existence of AI in improving the people's economy can actually support community employment in AI governance and building digital talents, so that with this aspect this vision is in line with Golden Indonesia in 2045.

Furthermore, in the second research that will be discussed by the researcher here, AI as a multifaceted general purpose technology (GPT), where this multifaceted GPT can be implemented in various economic sectors and provide a potential for innovation and also deepen industrial management which has an impact on increasing the capacity of the people's economy, this is also supported by the idea that AI is indeed effective to be able to empower the people's economy Digital is innovative and in line with the vision and mission of Indonesia Emas 2045. In terms of discussion, GTI has the ability to change the system process and also activities in almost all economic sectors broadly and dynamically. With it, it can actually increase the efficiency and operation of service product innovations which can later be optimized through massive business processes. This allows economic actors, including MSMEs, to become the backbone of the people's economy and can increase productivity in competitiveness in local and global markets.

Discussing the effectiveness of AI here does directly provide that AI has a lot of positive impacts on the economic sector, especially the people's economy in order to realize a golden Indonesia in 2045, but every positive thing will always be balanced with negative things where AI

will not always be able to improve the people's economy in moving towards a Golden Indonesia. One of the phenomena that occurs here is that the existence of AI can actually eliminate jobs, although on the one hand AI here can actually open up new opportunities and is also able to automate various jobs, especially those that are routine and manual and can cause job losses for workers in the people's economic sector. In fact, this can worsen the number of unemployment, especially among MSME actors. Not only that, from the negative impact of AI can create economic and social inequality. With many people adopting AI sometimes requiring high costs so that large companies or certain parties that are classified as "capable" can access, while with MSME actors can be at risk of being left behind, the irony is that AI here will display something newer if we subscribe and more accurate also from the results of AI, that by doing a subscription using AI which ranges from Rp. 49,000/month and there is also a price range Rp. 3,000,000. With this, it has the potential to widen economic and social disparities which can actually be contrary to the people's economy. Not only that, negative things can happen from the existence of AI, namely privacy issues and data security, if the AI here is not managed properly. The thing that is even more frightening here is precisely when humans over-depend on AI and it could be that AI here takes away the creativity aspect of humans. High dependence on AI can make decisions and business operations, but it can also reduce the ability of humans to be able to think, criticize, innovate and also make decisions independently and this can actually weaken the competitiveness of human resources if it is not used effectively to be able to build a people's economy in Indonesia towards a golden Indonesia in 2045.

With the discussion above, it can be asked again "Is AI here able to improve the people's economy in order to realize the vision of a golden Indonesia in 2045?" The answer to the researcher here will look from two perspectives, the first is that AI here is able to effectively improve the people's economy in order to realize a golden economy where AI here can be a driver of the people's economy, then it can improve the MSME sector in increasing its productivity and efficiency, then in the aspect of employment it can be complementary, because employment is a complement to the advanced economy and when AI is predictable it can shift the field This can replace millions of jobs and will actually provide a lot of new job opportunities created with new work patterns and skills that are relevant in the new-era. The existence of AI is also effective in implementing digital transformation for the people's economy, the existence of AI is actually useful in strengthening the digital-based people's economy and can also be used as the main strategy in advancing the Indonesian economy in 2045.

In addition, according to the researcher, one side is that AI can be ineffective for the people's economy in order to realize a Golden Indonesia in 2045, there will be many privacy and data security risks that AI cannot automatically also improve the people's economy towards a Golden Indonesia in 2045 if its management is not in place. There are indications that will happen if we do not use AI

wisely for us "humans" who use AI to improve the people's economy, in particular, it could be that AI here makes us as humans no longer think critically because we are too dependent on AI, AI thinking is not always "*fresh*" However, increasingly critical human thinking can be a new breakthrough to spark innovation in improving the people's economy. According to researchers, human dependence on technology will not be always good, in fact this can kill human creativity, especially in Indonesia Emas has a vision and mission of "Human development", the meaning of human development in the vision and mission is a process to improve the quality of human life so that they can be healthy, educated, and prosperous socially and economically. So in the analogy, according to the researcher here, the role of human development is the development of capabilities and an active role, if the case that occurs here we as humans cannot abandon our dependence on AI, in fact later this can make us as humans do not have a sense of desire to think critically.

Discussing the Golden Indonesia 2045 is not enough if only the people's economy is mentioned, according to the people's economy researcher, it is more than just about nominal, increasing profits in the business aspect or MSMEs, or it could be about the family economy. Instead, discussing the people's economy which is also associated with a golden Indonesia in 2045, according to researchers, is a crucial and important aspect to be associated with the "human" pillar as an aspect that can run and implement the people's economy in order to be able to move towards a Golden Indonesia in 2045. The use of AI will not be forever effective if we abandon the function of "humans" who are actually the main wheel in implementing the Golden Indonesia 2045. The effectiveness of AI in improving the people's economy in order to be able to implement the Golden Indonesia 2045 cannot be pegged continuously through AI, its main function is still carried out by humans. Why? Human beings are actually an aspect that is strengthened to be able to implement a golden Indonesia in 2045, because with the higher quality of human resources who are noble, educated and productive, they can be competent and competitive in encouraging the progress of the people's economy, technological innovation and sustainable development. In addition, humans are indeed created to be agents of change, humans are able to master science and technology so that humans are actually able to drive digital transformation and innovation in sharing sectors and later this can implement an important pillar in supporting a sustainable inclusive economy.

Conclusion

Artificial Intelligence (AI) has a very important and potential role in encouraging the economic progress of the people in Indonesia to realize the vision of a Golden Indonesia 2045. AI can increase productivity and efficiency, especially in the MSME sector, as well as help in financial management and the development of product and service innovations that are adaptive to market needs. AI can also create new jobs with relevant patterns and skills in the digital age. However, on the other hand, AI also brings negative impacts that need to be addressed, such as the potential for job losses due to

automation, increasing economic and social disparities due to the high cost of AI access, as well as risks related to data privacy and security. Excessive human reliance on AI also has the potential to reduce human creativity, critical thinking skills, and innovation. Therefore, the effectiveness of AI in encouraging the community's economy to achieve a Golden Indonesia 2045 is highly dependent on proper management, adequate regulations, and the development of quality and innovative human resources. AI will only succeed as a key supporter if humans as agents of change remain the main drivers of digital transformation and inclusive and sustainable economic development.

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