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Digital Inflation Pass-Through: The Role of Platform Economies in Shaping Urban Consumer Prices

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ABSTRACT

***Purpose**: This study examines the role of platform economies in shaping digital inflation pass-through within urban consumer markets. It focuses on how algorithm-based pricing, dynamic service fees, and data-driven interactions introduced by digital platforms influence price transmission mechanisms.*

***Subjects and Methods:** The study adopts a systematic literature review approach, synthesizing empirical and theoretical studies related to inflation transmission, digital pricing strategies, and platform-based market structures. Peer-reviewed journal articles, policy reports, and relevant economic studies were analyzed to identify patterns and mechanisms of inflation pass-through in digital platform environments.*

***Results:** The findings indicate that digital platforms accelerate inflation pass-through by reducing price adjustment rigidities and enabling real-time responses to cost fluctuations. Platform-specific features, such as commission-based revenue models and service fees, contribute to higher final consumer prices, particularly in urban sectors highly dependent on platforms, including ride-hailing and food delivery services. The study also reveals asymmetric inflation transmission across digital sectors and consumer groups, with stronger price effects observed in highly concentrated markets and among digitally dependent consumers. Additionally, the expansion of platform economies increases short-term price volatility, affecting household expenditure stability and consumer welfare in urban areas.*

***Conclusions:** In conclusion, platform economies significantly reshape traditional inflation transmission mechanisms. Integrating digital market dynamics into inflation monitoring and regulatory frameworks is essential to enhance price stability, protect consumers, and support inclusive urban economic development in the digital era.*

INTRODUCTION

The rapid development of digital platforms has significantly transformed urban consumption patterns. Online marketplaces, app-based transportation applications, food delivery services, and digital retail platforms are now a major part of daily economic activity. Platforms not only act as transaction intermediaries but also shape market structures, pricing mechanisms, and consumer behavior through the use of algorithms and recommendation systems. These changes have made the price formation process increasingly dependent on dynamic and integrated digital infrastructure. In this context, there is a need to understand how inflation is transmitted to consumers through the ever-expanding digital platform ecosystem (Riswanto et al., 2024).

Inflation pass-through refers to the extent to which increases in production costs, changes in exchange rates, or general inflationary pressures are passed on to the prices consumers pay. In conventional markets, this mechanism is influenced by the level of competition, demand elasticity, and price rigidity (Agil & Firdaus, 2024). However, the emergence of the platform economy creates new patterns in price transmission because platforms have control over transaction interfaces, service fee structures, and promotional strategies. The use of dynamic pricing and data-driven discounts allows platforms to respond more quickly to economic shocks than traditional brick-and-mortar stores (Widodo et al., 2025).

Urban areas are particularly relevant for studying this phenomenon due to the high adoption rate of digital technology and the public's reliance on platform-based services. Urban consumers are increasingly accustomed to purchasing essential goods, transportation, and entertainment through digital applications. This makes urban households more sensitive to price changes within the platform ecosystem (Amory & Mudo, 2025). Furthermore, competition between platforms in large cities encourages aggressive pricing strategies that can accelerate or suppress inflation transmission.

The platform economy also influences market power structures and pricing behavior. Large platforms often act as the primary interface between sellers and buyers and charge commission fees that can be passed on to consumers. During periods of high inflation, increased operational and logistics costs can increase the tendency for platforms to raise service prices (Muhammad & Arif, 2024). On the other hand, some platforms employ cross-subsidy strategies and large-scale promotions to maintain market share, thereby absorbing some of the inflationary pressure (Rosmawaty, 2025).

The role of algorithm-based pricing technology is also increasingly important in determining inflation transmission patterns. These systems enable real-time price adjustments based on consumer demand, location, and behavior. While improving market efficiency, pricing algorithms can lead to simultaneous and rapid price changes across multiple platforms, potentially amplifying inflationary pressures (Nugraha & Nurhasanah, 2025). Furthermore, price personalization practices have the potential to create differential inflationary burdens across consumer groups.

From a public policy perspective, this phenomenon has important implications for monetary authorities and digital market regulators. Central banks need an accurate understanding of digital price dynamics to formulate inflation stabilization policies. If platform-based prices respond differently to economic shocks than traditional markets, conventional inflation measurements may be less representative (Suganda, 2024). Furthermore, the government faces regulatory challenges related to algorithmic transparency, consumer protection, and fair business competition.

Therefore, this study aims to analyze the role of the platform economy in shaping digital inflation pass-through mechanisms in urban consumer markets. This study seeks to integrate macroeconomic perspectives, digital market structure, and consumer behavior to provide a more comprehensive picture of price dynamics in the digital era. The results are expected to provide theoretical contributions to the digital economy literature and practical recommendations for policymakers and stakeholders. With society's increasing reliance on digital platforms, a deep understanding of inflation transmission is increasingly crucial for maintaining economic stability and the well-being of urban consumers.

Furthermore, the limited empirical research on the direct relationship between digital platform penetration and changes in the consumer price index indicates an academic gap that needs to be filled. Many previous studies have focused on the conventional trading sector and have not considered the role of algorithms and data-driven business models. Therefore, a quantitative approach that combines price data, platform adoption rates, and macroeconomic indicators is relevant for producing more accurate findings. Such analysis can help identify short- and long-term inflation transmission patterns. Therefore, this research is expected to enrich academic discourse and provide a strong empirical basis for formulating digital economy policies in increasingly digitalized urban areas. The findings can also serve as a strategic reference for digital

industry players in designing fairer, more transparent pricing policies oriented toward consumer protection and long-term national and regional economic sustainability.

METHODOLOGY

Literature Review Approach

This study employs a systematic literature review approach to examine the role of platform economies in shaping digital inflation pass-through in urban consumer markets. This approach is selected because the research topic lies at the intersection of macroeconomics, digital economy studies, and platform-based market structures, which requires an integrated theoretical and empirical synthesis. A literature review enables the identification of dominant patterns, conceptual frameworks, and research gaps related to inflation dynamics and digital pricing mechanisms.

Data Sources and Literature Selection Criteria

The data sources consist of peer-reviewed journal articles, reports from international economic institutions, academic books, and policy publications related to inflation pass-through, platform economies, and urban consumer pricing. Literature was collected from academic databases such as Google Scholar, Scopus, and Web of Science using keywords including “inflation pass-through,” “platform economy,” “digital pricing,” “algorithmic pricing,” and “urban consumer prices.” The inclusion criteria comprised publications from the last ten years, thematic relevance to digital market structures and inflation dynamics, and academic credibility of the sources. Studies lacking methodological transparency or academic rigor were excluded from the analysis.

Literature Collection Procedure

The literature collection process was conducted in several stages. The first stage involved an initial screening of titles and abstracts to ensure alignment with the research objectives. The second stage included a detailed review of research methodologies and empirical findings to assess the quality and relevance of each study. The third stage focused on categorizing selected literature into major thematic clusters, such as inflation transmission mechanisms, platform-based pricing strategies, urban market structures, and digital competition dynamics. This systematic process enabled the development of a coherent analytical framework.

Data Analysis Technique

The analysis was conducted using a thematic and comparative analysis approach. The thematic analysis aimed to identify recurring concepts, dominant trends, and theoretical perspectives related to digital inflation pass-through. Meanwhile, the comparative analysis examined similarities and differences across studies conducted in various geographical contexts and industrial sectors. This dual approach allowed the study to synthesize empirical evidence while highlighting structural variations in how platform economies influence consumer price dynamics.

Validity and Reliability

To ensure the validity and reliability of the findings, priority was given to high-quality sources such as indexed academic journals and official publications from reputable international institutions. Source triangulation was applied by comparing findings from multiple authors and organizations to reduce bias and enhance analytical robustness. Consistency in conceptual definitions and methodological approaches across selected studies was also considered to strengthen the credibility of the research synthesis.

Methodological Limitations

This literature-based study has inherent limitations, particularly its reliance on secondary data and previously published findings. Such dependence may limit the generalizability of the results to specific local contexts. However, this approach remains highly relevant for establishing a strong theoretical foundation and mapping the current state of knowledge on digital inflation pass-through. Furthermore, the findings of this study can serve as a basis for future empirical research that incorporates primary data and quantitative modeling techniques.

RESULTS AND DISCUSSION

Digital Platforms Accelerate Inflation Transmission to Urban Consumer Prices

Digital platforms have transformed the pricing mechanism in urban markets through the implementation of algorithm-based pricing systems that enable rapid and automatic price adjustments. Nugraha et al. (2024) explain that pricing algorithms are capable of processing demand data, consumer behavior, and changes in input costs in real time, thereby shortening the time lag between economic shocks and price responses. Unlike conventional retail markets, which are still affected by price rigidity and manual adjustment costs, digital markets exhibit a higher degree of flexibility. This condition causes macroeconomic inflationary pressures to be more quickly reflected in the prices of goods and services consumed by urban communities.

Within the framework of pass-through inflation, market structure plays a crucial role in determining the speed and magnitude of price transmission. Aulia (2025) states that the level of competition and market concentration influence the ability of businesses to pass on cost increases to consumers. Digital platforms create a centralized, network-based market structure, where a single platform can reach millions of users simultaneously. Mahera & Suryadi (2025) show that the use of pricing algorithms in a digital environment can accelerate collective price adjustments, particularly in high-demand sectors such as online transportation and delivery services, allowing inflationary pressures to reach end consumers more quickly.

The platform business model also strengthens the mechanism for accelerating inflation transmission through the implementation of service fees and transaction commissions. Large platforms function as market access controllers, wielding significant power in determining pricing structures. When operational, logistics, and energy costs increase, platforms tend to adjust service rates or reduce price subsidies to maintain profitability. These adjustments directly increase the cost burden borne by consumers, particularly in urban areas with a high dependence on digital services.

Furthermore, the dynamics of competition between platforms also influence inflation transmission patterns. Wildan (2025) found that in the short term, platforms often use promotional and discount strategies to maintain market share, which can temporarily cushion price increases. However, when cost pressures persist over a longer period, the platforms' ability to absorb inflation becomes limited. At this stage, prices tend to be adjusted gradually or all at once, so urban consumers face a more rapid increase in spending than consumers who still rely on offline markets.

From a macroeconomic perspective, the acceleration of inflation transmission through digital platforms has implications for price dynamics at the city level. Market digitalization changes the pattern of price responses to external shocks and monetary policy (Nazarani et al., 2025). Urban households that intensively use digital platforms are more vulnerable to price fluctuations during periods of high inflation. This reflects the role of digital platforms, not only in the distribution of goods and services but also in shaping patterns of inflation transmission that are increasingly rapid and integrated within the urban economic ecosystem.

Service Fees and Platform Commissions Increase Pressure on End-of-Price

The service fee and transaction commission structures implemented by digital platforms play a significant role in increasing pressure on the final prices paid by urban consumers. In a two-sided platform business model, platform companies derive their primary revenue from commission fees charged to sellers and service providers (Juhana et al., 2024). When commission rates increase, sellers tend to adjust product and service prices to cover these additional costs. This mechanism creates a knock-on effect where consumers bear the majority of the platform's costs, particularly in sectors with a high dependence on digital intermediaries.

Large platforms function as market access controllers, wielding significant power in determining fee structures and transaction rules. This dominant position allows them to set relatively high service fees without significantly losing their user base. In inflationary conditions, when operational costs such as logistics, digital infrastructure, and labor increase, platforms tend to adjust their service fees to maintain profit margins. These adjustments are then passed on to consumers in the form of increases in shipping costs, administrative fees, and the final price of products.

Intermediary costs in digital commerce have a direct impact on the prices consumers face. While platforms often use subsidies and promotions to attract new users, these strategies are temporary and dependent on the company's financial condition. When cost pressures increase or subsidies are reduced, product and service prices tend to adjust upward. In urban contexts with high demand and large transaction volumes, the impact of these cost adjustments is even more significant because it affects daily household expenditures.

Furthermore, price transparency on digital platforms does not always translate into lower costs for consumers. While consumers can easily compare prices across sellers, additional cost structures, such as service fees and delivery charges, are often not fully reflected in the initial displayed price (Azam et al., 2025). This results in consumers facing higher effective prices at the final stage of the transaction. In an inflationary environment, the accumulation of these additional costs exacerbates price pressures and reduces the purchasing power of urban consumers.

Rising digital service costs contribute to rising household expenditures in urban areas, particularly for groups that rely heavily on online platforms for transportation, food, and daily shopping (Wahyudin, 2025). This dependence leaves consumers with limited room to adjust to cost increases, further intensifying the downward pressure on final prices. These dynamics demonstrate that service fees and platform commissions not only influence the structure of digital markets but also shape the inflationary burden faced by urban consumers.

Pass-Through Asymmetry between Digital Sectors and Consumer Groups

The rate of inflation transmission through digital platforms is not uniform across digital economy sectors. The extent of pass-through is strongly influenced by market characteristics, the level of competition, and the cost structure of each sector (Lubis et al., 2025). In the context of the platform economy, sectors with high levels of competition, such as general e-commerce, tend to exhibit lower pass-through rates as businesses seek to maintain competitiveness through discounts and aggressive pricing strategies. Conversely, sectors with higher market concentration, such as online transportation and food delivery services, tend to have a greater ability to pass on cost increases to consumers.

Research by Suriyati et al. (2024) shows that platform cost structures and business models differ across sectors, creating variations in price responses to inflationary pressures. In the online retail sector, logistics and storage costs can often be partially absorbed through scale efficiencies and supply chain optimization. However, in real-time service sectors such as ride-hailing, fuel costs, driver wages, and peak-hour demand directly impact service rates. This results in a faster and higher pass-through rate than in the goods trade sector.

In addition to sector differences, pass-through asymmetry also occurs across consumer groups. Digital platforms use consumer behavioral data to implement different pricing and promotional personalization strategies (Andirwan et al., 2023). Consumers with high levels of loyalty or a heavy reliance on digital services tend to face more stable but higher prices in the long run. Conversely, consumers who actively compare prices and take advantage of promotions more frequently gain temporary protection from inflationary pressures. This pattern creates an uneven distribution of the inflation burden among platform users.

Lower-middle-income urban households tend to be more vulnerable to digital price pressures due to their relatively larger proportion of platform-based spending on basic needs (Fakhriansyah et al., 2026). Their reliance on delivery services, online transportation, and online shopping makes this group more exposed to increases in service costs and product prices. Meanwhile, higher-income consumers have greater flexibility to switch platforms or use offline alternatives, resulting in a relatively lower pass-through impact.

Yuliyanti et al. (2024) show that the use of pricing algorithms can exacerbate this asymmetry by adjusting prices based on demand patterns and user characteristics. In times of high demand or limited supply, algorithms tend to automatically raise prices, which has a greater impact on consumers with limited options. This mechanism demonstrates that pass-through asymmetry is influenced not only by traditional economic factors but also by the technological design and business strategies of digital platforms.

The Impact of the Platform Economy on Price Stability and Urban Consumer Welfare

The development of the platform economy has a significant impact on price stability in urban markets through changes in competition patterns and pricing mechanisms. Yuniati & Supriadin (2024) explain that digital platforms increase price transparency and expand consumer access to a wider selection of products and services. In the short term, this can suppress prices through increased competition between sellers. However, at the same time, the use of dynamic and algorithmic pricing systems makes prices more responsive to fluctuations in demand and input costs. As a result, urban markets experience higher levels of price volatility than conventional markets.

Market digitalization can alter price response patterns to monetary policy and external economic shocks. When digital platforms adjust prices more quickly, the effects of inflation-stabilizing policies can be uneven across sectors. Some digital sectors respond to interest rate cuts or economic stimulus with a rapid increase in demand, followed by upward price adjustments through algorithmic mechanisms. This dynamic has the potential to reinforce the cycle of price fluctuations in urban areas with high levels of digital platform penetration.

From a consumer welfare perspective, Barus et al. (2024) show that digital platforms can increase market efficiency and reduce information search costs for consumers. Consumers gain the convenience of comparing product prices and quality, which under certain conditions can increase consumer surplus. However, this benefit is not always distributed evenly due to additional costs such as delivery fees, service charges, and platform commissions, which increase the effective price paid by consumers. During periods of inflation, these accumulated costs further burden urban households' expenses.

Low- and middle-income groups in urban areas are more vulnerable to platform-based price pressures due to their relatively larger proportion of spending on basic needs (Tarigan, 2025). Their reliance on digital services for transportation, food, and daily necessities makes these groups more exposed to fluctuations in tariffs and service costs. Meanwhile, higher-income consumers have greater flexibility to choose alternative consumption options or shift spending to non-digital channels, resulting in a relatively smaller impact on welfare.

Matondang et al. (2025) explain that price personalization and data-driven promotions also affect the distribution of consumer welfare. Platforms use user behavioral data to tailor offers and prices individually, which can increase market efficiency but also create price inequality among consumers. In a highly digitalized urban context, this phenomenon contributes to differences in consumer welfare levels and perceptions of price fairness among groups of digital platform users.

Discussion

The accelerated transmission of inflation through digital platforms is a direct impact of changes in market structure and pricing mechanisms in the digital economy era. Algorithm-based platforms reduce the barriers to price adjustments previously common in conventional markets. With the ability to update prices in real time, cost shocks such as increases in fuel, logistics, and energy prices can be directly passed on to consumers. This indicates that market digitalization not only increases transaction efficiency but also creates faster and more responsive inflation dynamics, particularly in urban areas with high technology adoption rates and intense digital economic activity. The role of platform service fees and commissions in shaping final prices demonstrates that platforms are not merely passive intermediaries, but rather active economic actors determining market cost structures. Adjusting service rates and reducing price subsidies is an adaptive strategy for platforms to maintain financial stability amid inflationary pressures. However, this strategy shifts a significant portion of the cost burden to consumers, thus exacerbating price pressures at the household level. In urban contexts, where people increasingly rely on digital services for their daily needs, this impact becomes even more significant and has the potential to change spending patterns and consumption preferences.

The pass-through asymmetry between the digital sector and consumer groups reflects structural imbalances in the platform economy. Sectors with high levels of market concentration and relatively inelastic demand have a greater ability to pass on cost increases to consumers. Conversely, sectors with high competition tend to contain price increases through promotional strategies and discounts,

even if only temporarily. At the consumer level, groups with a high dependence on digital services and limited consumption alternatives face a greater burden of inflation. This situation demonstrates that digital transformation has an uneven impact and has the potential to widen economic disparities in urban areas. The impact of the platform economy on price stability also poses new challenges for urban economic management. Rapid and simultaneous price adjustments across multiple platforms increase price volatility and reduce the predictability of consumer spending. High price fluctuations can impact household financial planning and reduce the stability of people's purchasing power. In the medium term, this situation can encourage changes in consumption behavior, such as reducing non-essential spending or shifting to more stable offline alternatives. Beyond the economic implications, these dynamics also have important social consequences. The lack of transparency in service costs, price personalization practices, and differential treatment between users can affect consumers' perceptions of price fairness. If not managed effectively, this situation has the potential to undermine public trust in digital platforms and trigger resistance to the app-based economic model. Therefore, this discussion emphasizes the importance of balancing technological innovation, market efficiency, and consumer protection so that the development of the platform economy can provide more equitable benefits to urban communities.

CONCLUSION

The expansion of platform economies has fundamentally transformed the mechanism of inflation pass-through in urban consumer markets by accelerating price adjustments, reshaping cost transmission structures, and altering consumption dynamics. Digital platforms enable rapid and automated price changes through algorithmic systems, reducing traditional price rigidities and allowing inflationary pressures to be transmitted more quickly to end consumers. At the same time, service fees and commission-based revenue models significantly contribute to higher effective consumer prices, intensifying inflationary burdens at the household level. The findings also demonstrate that inflation pass-through is not uniform across digital sectors or consumer groups. Sectors characterized by high market concentration and inelastic demand, such as ride-hailing and food delivery services, tend to exhibit stronger and faster cost transmission, while highly competitive e-commerce sectors temporarily mitigate inflation effects through promotional strategies. Moreover, urban consumers with greater dependence on digital services and limited access to alternative consumption channels experience disproportionately higher exposure to rising prices. These dynamics further affect price stability by increasing short-term volatility and reducing predictability in household expenditures. The integration of platform-based pricing mechanisms into everyday transactions has therefore introduced new structural challenges for economic governance, consumer protection, and inflation management. The results highlight the necessity of adapting regulatory frameworks and monetary monitoring tools to reflect the growing influence of digital intermediaries on price formation. Overall, this research emphasizes that platform economies are no longer peripheral actors but central drivers of contemporary inflation dynamics in urban settings. Understanding their role is essential for ensuring more inclusive economic development, safeguarding consumer welfare, and maintaining sustainable price stability in increasingly digitalized urban economies. Future policy interventions and academic research should continue to explore the interaction between digital market structures, technological innovation, and macroeconomic stability in order to better anticipate and manage the evolving nature of inflation in the digital era.

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