
Fair Efficiency in Constitutional Law 1945 for the Digital Creative Economy: An Approach to Shari'ah Economic

Heri Junaidi¹, Haryati²

¹Universitas Islam Negeri Raden Fatah Palembang, Indonesia

²Universitas Islam Negeri Sunan Kalijaga Yogyakarta, Indonesia

Article Info

Article history:

Received July 23th, 2024

Accepted Oct 21th, 2024

Keywords:

Fair efficiency; The digital creative economy; Shari'ah economic

ABSTRACT

The weakening of the Indonesian economy as a result of the Covid-19 Pandemic has made the digital creative economy a new nomenclature to support economic growth. The main question that arises then is how to build efficient digital creative business patterns and strategies have benefits? This type of research is library research. the data is secondary legal sources based on the interpretation of Article 33 from Constitution Amendment Of UUD 1945 . This research is descriptive qualitative. The results have the pattern of masalah based on equitable efficiency and Shariah Economic are togetherness, partnership, social justice, and mutual benefit. The standards that are built make the digital economy develop with joint partnerships according to each other's innovation and creativity. The government's role is an important part of efforts to provide support to accelerate healthy digital businesses. The findings in this study are a measurable, efficient and effective digitalization work system give maximum profit for all, not for individuals. The conclusion of this research shows that the digital economy provides quality Indonesian national identity and enthusiasm for building digital local wisdom innovations.

Corresponding Author:

Haryati

Universitas Islam Negeri Sunan Kalijaga Yogyakarta

Email: haryatihar10@gmail.com

1. INTRODUCTION

The Creative Economy is one of the sectors capable of becoming a new force for a sustainable national economy and emphasizes the addition of value to goods through human thinking and creativity as well as being a catalyst for Indonesia's economic growth amid slowing global economic growth. The development of digitalization adds a way to maximize the potential and opportunities of the Creative Economy in Indonesia. The presence of digital media-dependent activities and communication patterns due to the prohibition of physical distancing during the COVID-19 pandemic has given rise to this new trend in society (Adawiyah dkk., 2021; N. P. D. U. Dewi, 2020; Nguyen dkk., 2022). This trend also affects the business realm, including the creative economy sector. As quoted from YouGov, it shows that the use of social media has increased by 38% during the COVID-19 pandemic, which means that there are many opportunities for creative economy players in Indonesia

to digitize (Kemenparekraf/Baparekraf RI, 2021; Rumah Media, 2023). However, data from the Indonesia Tourism & Creative Economy Outlook 2020/2021, shows that the estimated growth of creative economy sector workers in Indonesia is -2.49%. Meanwhile, from the same data, compared to the year before the pandemic, the growth of Gross Domestic Product (GDP) from the creative economy sector was -2.39% (Kemenparekraf/Baparekraf RI, 2021).

The data shows that from the outbreak of the Pandemic, until the end of the pandemic era, which is then known as the post Pandemic COVID-19 period, it has increasingly prioritized its attention to the creative economy sector in the hope that poverty will be overcome. One of them is by empowering technology that easily accesses sales and has an impact on the income of creative economy actors. The technology used in the creative economy in increasing sales includes marketing technology and trade technology. These demands can have an impact on the income of creative economy actors. The results of research by the Association of Indonesian Internet Service Providers (APJII) research on Indonesian Internet users in 2019- estimated to be 196.7 million users or around 8.9% of the 2666,911,900 million, this number increased from 171 million in 2019. Increased 171 million in 2019 with a penetration of 73.7% or an increase of around 8.9% or around 25.5 million users in 2020 increased by 21 million and in 2021 increased by 25 million during the Indonesian population pandemic. In 2022 there were 210 internet users and in 2023 it rose to 215 million internet users, up 78.19% (source: <https://survei.apji.or.id>). Stated that the potential value of Indonesia's digital economy in 2025 is estimated to reach USD 146 billion or equivalent to Rp. 2,097 trillion.

From this, it shows that the creative economy has its territory in economic development in Indonesia, but is experiencing problems when various government policies in eliminating the COVID-19 Pandemic require patterns and strategies, one of which is to make digital a strategic arch to increase the income of the creative economy community which is hereinafter referred to as the digital creative economy. The need for a digital creative economy that develops along with improving the quality and usability of the internet as a medium for building generational creativity. Generational groupings according to Beresford Research that strengthen the digital creative economy for benefits based on generational groupings, namely 1) Baby Boomers generation (1946-1964); 2) Generation X (1965-1980); 3) Generation Y (1981-1995); 4) Generation Z (1996- 2010); and 5) Generation Alpha (2011-present) (V. Dewi dkk., 2020; KIM & Hoe Chang YANG, 2020). These generational groups have various patterns and strategies in benefiting from the products they make and offer.

Changes with the presence of digitalization require patterns and strategies needed in an effort to strengthen these business actors so that they can increasingly create innovations that have never existed before. The question that arises then is how to build digital creative business patterns and strategies that can provide mutual benefits, in line with the regulations applied by the Government of the Republic of Indonesia, if focused again, "How is efficiency equitable as the basis for patterns and strategies enshrined in the Amendment to the 1945 Constitution Article 33?". The purpose of this study is to provide a framework for efficient patterns and strategies that are in accordance with the rules of the Government of the Republic of Indonesia. Important benefits in this study provide *masalah* for business actors strength in developing digital creative businesses.

Indonesia's 2020-2024 National Medium-Term Development Plan (RPJMN) emphasizes the role of digital transformation in driving economic productivity and improving service delivery for society. The Indonesian government also has a series of regulations that encourage digital transformation, namely Government Regulation (PP) of the Republic of Indonesia Number 74 of 2017 concerning the Roadmap for an Electronic-Based National Trade System and Government Regulation

of the Republic of Indonesia Number 95 of 2018 concerning Electronic-Based Government Systems (SPBE).

So far, the creative economy has been given freedom to carry out its activities. the rules presented are all stimulants (Drewel dkk., 2021; Pan dkk., 2022; Räsänen dkk., 2021). As a result, business actors develop themselves for personal gain. This study focuses more on activities that build togetherness with the values in the 1945 Constitution and sharia economics. then The main question that arises then is how to build efficient digital creative business patterns and strategies have benefits? These findings make the digital economy develop with a spirit of partnership and follow sharia rules.

Literature Review

Efficient Justice Article 33 (Paragraph 4) of the 1945 Constitutional Amendment

The unification of the word "efficiency with justice" promoted by Sri-edi Swasono so that it is enshrined in the amendment of Article 33 of the 1945 Constitution, it is the existence of the identity of the people's economy as a force after the removal of the principle of kinship and the change of the word "social welfare" (CHAPTER XIV of the 1945 Constitution) with "economy and social welfare" (Swasono, 2005: 178; Swasono, 2010: 30). This then brings normative implications, namely what is good and what is bad; what should be done or avoided is not solely seen from the aspect of efficiency as known in conventional economics, but how efficiency has the value of social justice. social justice. It is also a concern to unify the concept of efficiency and the concept of social justice as a joint process and not to be partial. The term efficiency justice is basically contained in the fourth amendment in 2004 to the 1945 Constitution of the Republic of Indonesia, article 33, which regulates economic management. The full formulation is

Article 33 (1) The economy is structured as a joint effort based on the principle of kinship", "(2) Branches of production that are important to the state and fulfill the livelihood of many people are controlled by the state", "(3) The land and water and the natural resources contained therein are controlled by the state and used for the greatest prosperity of the people", "(4) The national economy is organized based on economic democracy with the principles of togetherness, efficiency, justice, and fairness", "(4) The national economy is organized based on economic democracy with the principles of togetherness, efficiency, and fairness.-sustainable, environmentally sound, self-reliance, and by maintaining a balance of progress and national economic unity", "(5) Further provisions regarding the implementation of this article shall be regulated by law".

The word efficiency with justice is also a principle in Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises Article 2 which states that Micro, Small and Medium Enterprises are based on (1) kinship; (2) economic democracy; (3) togetherness; (4) efficiency with justice; (5) sustainability; (6) environmentally sound. This principle shows that in the management of resources that must achieve equitable access to economical and affordable prices and based on moral and ethical values (Asshiddieq) and ethics (Dharmajaya dkk., 2023; Ridwan Maksum dkk., 2020). It is also interpreted with social efficiency which is defined by how the economy can be managed properly and appropriately so that it can provide welfare and prosperity for all (Iqbal Hussain dkk., 2022). In philosophical value, it can be assessed that capital is not only financial capital and human capital, but also other forms of capital found in the social sciences, namely social capital

(virtues), cultural capital (creativity and aesthetics), intellectual capital (technology and information) and spiritual capital (belief and enthusiasm).

It is also emphasized Swasono (2010) states that the concept of efficiency The concept of efficiency and justice in the economy departs from brotherhood and togetherness which is then developed in one of the basic concepts of populist economics, Haq (Baqir, 2023) and Mankiw (Komlos, 2022) interpreted by creating maximum use of labor (full employment) and able to use capital or capital in full where the allocation of wealth does not make someone prosperous by making others disadvantaged. Strengthening this by adding the thoughts of Mubyarto (1993: 66) provides a guarantee of justice for the people. for the people is an economic system in which the ownership of national economic assets is well distributed to all the people, so that the source of income (income) of the people is not only from the receipt of labor wages, but also from capital rents and dividends.

Efficiency in Arabic is *kafa'ah*, which is professional, which in the view of Islam is characterized by 3 things, namely 1) the existence of expertise and proficiency in the field of work performed; 2) having a high spirit or work ethic; 3) trustworthy, namely trusted and responsible in carrying out various duties and obligations and not betraying the position he occupies (Azhari & Usman, 2022; Hady, 2019). In almost the same thought, Sarkaniputra in the book *Ruqyah Syar'iyah: Theory, Model and Economic System* (2009: 139) explains that efficiency is also defined in terms of efforts to do the best, which is the development of the concept of *ihsan* as goodness and the concept of *itqan* as perfection.

Between the concepts of *ihsan* and *itqan* can help realize the use of human and natural resources in the most efficient and fair way. From this point of view, it is then understood that efficiency with justice is to carry out rights and obligations that are fair and best. So that *Ihsan* and *itqan* become the explanation of the Prophet in his saying "Allah Swt has obliged you to do good (*ihsan*) in everything (Khan dkk., 2021; Oktavia, 2021)" and in another hadith mentioned "Allah likes those who do work, he does it perfectly" (Laeli, 2022). The realization of *ihsan* can complement *itqan* where the two work together in realizing the use of human and natural resources in the most efficient and fair way.

Digital Creative Economy

Creative Economy is a term used by John Howkins in one of his books "Creative Economy, How People Make Money from Ideas" which he calls an economic activity where the input and output are ideas. The Creative Industries Task Force calls it "Creative Industries as those industries which have their origin in individual creativity, skill and talent, and which have a potential for wealth and job creation through the generation and exploitation of intellectual property and content", namely industries that originate from individual creativity, skill and talent, and have the potential for wealth and job creation through the generation and exploitation of intellectual property and content (Digdownwiseiso, 2023).

The developing term became a capital concept with the potential to increase economic growth by relying on creative human resources derived from their thinking power to create innovations in the face of greater competitiveness or market competition. The development of the term due to a shift in economic orientation began in the 1990s by prioritizing information and creativity as a driver of the industrial sector. This can be seen from the development pattern in the figure.

agricultural economy	industrial economy	information economy	creative economy
----------------------	--------------------	---------------------	------------------

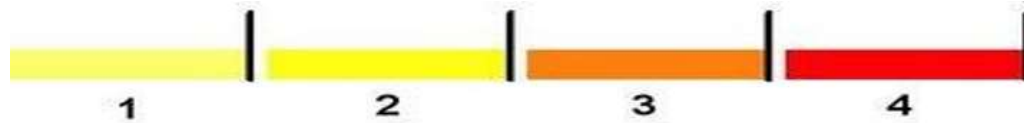


Figure 1 : Shifting Orientation of Economic Waves (Purnomo, 2016: 7)

Quoting from the Creative Economy Blueprint 2025, the creative economy is also explained as an idea-based creation of added value (economic, social, cultural, environmental) born from the creativity of human resources (creative people) and based on the utilization of science, including cultural heritage and technology. Creativity is not limited to works based on art and culture, but can also be based on science and technology, engineering and telecommunications. There are 3 main things that form the basis of the creative economy, including creativity is a capacity or ability to produce or create something unique, fresh, and generally acceptable.

The concept can also produce new or practical ideas as a solution to a problem, or do something different from what already exists (thinking out of the box); 2) innovation is a transformation of ideas or ideas based on creativity by utilizing existing inventions to produce a better, value-added, and useful product or process; 3) invention emphasizes creating something that has never existed before and can be recognized as a work that has a unique function or has never been known before. The creation of android and iOS-based applications is also an example of technology and information-based inventions that greatly facilitate humans in carrying out their daily activities (Abdullah, 2023).

The Government of the Republic of Indonesia identified 15 sub-sectors within the scope of the creative industry, namely 1) Advertising (advertising) one-way communication using certain media and targets; 2) Architecture which deals with the design of buildings as a whole, both from the macro level (town planning, urban design, landscape architecture) to the micro level (construction details); 3) Art Goods Market which deals with the trade of original, unique and rare goods and has a high aesthetic value of art and history through auctions, galleries, shops, supermarkets and the internet, including musical goods, printing, crafts, auto-mobiles, and movies. As well as vintage items and relics of famous people; 4) Craft, which relates to the creation, production and distribution of products made or produced by craftsmen.

Furthermore, sub-sector 5) creation of graphic design, interior design, product design, industrial design; 6) Fashion related to the creation of clothing design, footwear design, and other fashion accessories design; 7) Video, Film and Photographer including script writing, film dubbing, cinematography, soap operas, and film exhibitions or festivals; 8) Interactive Games (games) of entertainment, dexterity, and education; 9) Music with the creation or composition, performance, reproduction, and distribution of sound recordings; 10) Performing Arts (showbiz) related to the business of developing show production content; 11) Publishing and Printing related to content writing and publishing of books, journals, newspapers, magazines, tabloids, and digital content as well as the activities of news agencies and news seekers; 12) Subsector Computer and Software Services or Information Technology including computer services, data processing, database development, software development, system integration, system design and analysis, software architecture design, software and hardware infrastructure design, and portal design including maintenance; 13) Broadcasting related to the creation, production and packaging of television programs (such as games, quizzes, reality shows, infotainment), broadcasting, and content transmission; 14) research and

development related to innovative businesses that offer scientific and technological discoveries, as well as taking advantage of the application of science and technology for product improvement and the creation of new products, new processes, new materials, new tools, new methods, and new technologies that can meet market needs; 15) computer and software services or information technology related to the development of information technology, including computer services, data processing; 16) Creative activities with innovative businesses that offer interesting culinary products, from the presentation, the way of making, to the composition of the food or drinks served.

The various sub-sectors are part of the entrepreneurial activities of someone who has the will to creatively realize innovative ideas into the real world. The process of economic change is influenced by the individual behavior of the entrepreneur himself as a business actor. Therefore, entrepreneurship is always looking for new things as a challenge to change and with these changes utilized as opportunities. Creative and innovative abilities are realistically reflected in the ability and willingness to start a business (start-up), the ability to do something new (creative), the willingness and ability to look for opportunities (opportunity), the ability and courage to bear risks (risk bearing), and the ability to develop ideas and manage the resources owned (OLIVIA, 2022; Wang, 2022). These willingness and abilities are needed especially to: (1) perform new techniques (the new technic), (2) produce new products or new services (the new product or new service), (3) produce new value added (the new value added), (4) pioneer a new business (new business), which is market-oriented, and (5) develop a new organization (the new organization) (Asizah dkk., 2022; OLIVIA, 2022).

Shari'ah Economics : Patterns and Strategies

In terminology studies, a pattern is a form or model (or more abstractly a set of rules) commonly used to make or to produce a part of something that is generated (Pakpahan, 2021). In the Big Indonesian Dictionary, it is stated that pattern means a system or way of working, a fixed form or structure where the pattern itself can be said to be an example or mold. Partanto and Barry (1994: 763) define Pola as an example, guideline (design), basic work.

According to Long in the Colin English Dictionary (1979: 1079), patterns are: 1) arrangement of elements or a certain form (arrangement of lines, shapes); 2) The way in which something happens or is arranged (when in which something happens or is arranged); 3) design or framework of something that has been created (design or instruction from which something is to be made); and 4). something or someone who becomes a model for something else (use something/somebody as a model for something/somebody).

Strategy itself is defined as how to manage existing power or power so that goals can be achieved. When understanding strategy and business, it is interpreted as the efforts of entrepreneurs, business people or business institutions to build excellence in business competition so that the vision and mission and business targets are achieved (Noorjaya Nahan dkk., 2022; Rofaida dkk., 2020). This means that the strategy raises the direction of the goal by identifying problems in terms of markets, competitors, and getting around changing business trends. So that the obstacles that get in the way, as well as the goals set can be realized (Bintang & Tiara Narundana, 2022).

Sharia Economics provides guidelines for activities to achieve economic stability with the prosperity of the people without harming or benefiting one party. The pattern of the Islamic economic system seeks satisfaction in various needs and needs based on the principles of Islamic teachings based on the Qur'an and Hadith. In addition, it refers to the concept of faith and faith in God and is further manifested in the form of behavior, morals, attitudes, and ethics (Amrin, 2022; Lubis & Aprilia, 2023;

Rina El Maza dkk., 2022). All of which aims to realize equitable justice, and freedom from constraints, so as to create a more prosperous economic life of the community.

The pattern aims to: 1) Realizing economic prosperity within the framework of Islamic concepts and moral values both individual, general and state (QS. al-Baqarah: 2 and 168, al-Maidah: 87-88, al-Jumu'ah: 10) 2) The creation of a society with a solid social order, based on the principles of justice and brotherhood that is holistic (QS. al-Hujurat: 13, al-Maidah: 8 al-Shu'ara: 183). 3) Achieving fair and equitable income and wealth (QS. al-An'am: 165, al-Nahl: 71, al-Zukhruf: 32). 4) Creating freedom in terms of social welfare. 5) wealth management must be optimally effective and efficient. 6) distribution of resources, wealth that is evenly distributed based on justice. 7) equality of rights and obligations (Delia Desvianti dkk., 2024; Suardi, 2021).

The strategies that must be carried out make policies that include the community at work. owned resources must be managed for the benefit of the community in improving the lifestyle and economy of the Community in building business competition advantages so that the vision and mission and business targets are achieved. this can be exemplified by cross-selling, namely selling more products to online retailer customers. the system is carried out by creating and or offering cutting-edge products by considering new product development which of course still answers consumer needs. These activities can have an impact on ineffectiveness and or effectiveness in improving quality services and sales that provide mutual benefits.

Digital Creative Economy: Issues and Challenges

The term digital creative economy is a new nomenclature to support economic growth and innovation development without subsidies from the government of the Republic of Indonesia. This movement is an evolutionary economic activity based on ideas and creations as a continuation of the agricultural-based economy, industrial-based economy and information-based economy. In contrast to various countries that develop this economy from their own business activities (bottom up), Indonesia is fostered through state policy (from above). The results of the data search of the policy process since the era of President Susilo Bambang Yudhoyono, which began with a statement to improve the nation's craft industry and creativity in 2007 and the issuance of Presidential Instruction of the Republic of Indonesia Number 6 of 2009 concerning Creative Economy Development, then issued Presidential Regulation of the Republic of Indonesia Number 92 of 2011 concerning the Second Amendment to Presidential Regulation Number 24 of 2010 concerning Position, Duties and Functions of the State Ministry as well as the Organizational Structure, Duties and Functions of Echelon I of the State Ministry which became the legal basis for the formation of a new ministry in charge of the creative economy, namely the Ministry of Tourism and Creative Economy.

The Strategic Plan describes the scope of the creative economy that allows various creative businesses to be present in it to develop themselves with their innovation and creativity competencies such as craft products related to the creation, production and distribution of products made or produced by craftsmen starting from the initial design to the completion process of the product. These include handicrafts made from precious stones, natural and artificial fibers, leather, rattan, bamboo, wood, metals (gold, silver, copper, bronze and iron), glass, porcelain, fabric, marble, clay and limestone. Craft products are generally only produced in relatively small quantities (not mass production). Another example is interactive gaming with computer and video games that are entertainment, dexterity, and as learning or educational aids.

The creative economy is also proven to play a major role in the national economy, the results of the report of the Ministry of Tourism and Creative Economy in 2022 its contribution to national GDP reached IDR 1280 trillion. The contribution of the creative economy sector workforce to the national economy also reached 17.7 percent in 2022. The report shows that this sector is more able to recruit high school education workers and below. It was recorded that 54.0 percent of the creative economy workforce graduated from high school, then 38.8 percent graduated from high school, and 7.2 percent graduated from diploma and above. When viewed by gender, this sector also employs more women, as many as 58 percent and 42 percent of them are men. 94.4 percent of the creative economy workforce is spread across three subsectors, namely culinary, craft, and fashion, in which this subsector also experienced the fastest recovery in 2021 (Hendriyani, 2023).

In line with these prospects and developments, the problem is the dialogue on the terminology between the creative economy and or the creative industry. The problem lies in the breadth of meaning. placed with the word "economy" means general and non-specific, in contrast to the word "industry" which is more specific and characterized. clarity of added value, production can be mass and has measurable customers and timeliness of both production and distribution. The second problem relates to the development of the digital world and masalah for the digital creative economy. Based on data on the constraints of e-commerce creative businesses in Indonesia as in the following table:

Table 1 : Constraints On E-Commerce Digital Creative Economy Actors In Indonesia
(Released In 2022)

Number	Obstacles	Proportion
1	Demand Shortage	37.65%
2	Capital Shortage	33.80%
3	Shortage of Skilled Human Resources	9.96%
4	Limited Internet Access	3.65%
5	Limited Delivery Service	2.98%
6	Buying and selling fraud	2.30%
7	Other constraints	9.66%

(Source: databoks, 2022)

The results of data searches through online media written in opinions, journals and reviews there are various issues, namely:

First, Human Resources in digital creative businesses at the level of innovation and creation and not much understanding of patterns and strategies in online transactions, such as untimely delivery, and unmonitored transfer payments. As a result of this, activities experience a process of distrust (Hermawan & Arifin, 2021).

Second, the business experiences scale up so that orders that exceed are not balanced with the transaction journey, which has implications for unclear business development both in terms of production, distribution and profits. This happens because the cooperation among businesses has not been built in a measurable and professional manner. This can be assessed from the strategy of "needing to find a partner with the same product", meaning that when needed, new partners are sought who are in line with the products produced. This is also related to competition for consumers of the same product and has implications for losing trust when experiencing a decline in the results of the creative innovation efforts that have been built. In this case, it shows that it is difficult to build relationships or

relationships with customers and fellow partners (Jauhari, 2020; Mäntyneva, 2020; Nanda, 2020; Santoso dkk., 2020).

Third, fraud attacks in utilizing the image and brand owned by entrepreneurs coupled with weak knowledge of digitalization in terms of marketing strategies, branding, managing finances and even making decisions, including the absence of a legal umbrella governing the governance of each creative industry subsector; the business climate is not conducive enough, low appreciation and high piracy, and electronic transactions are not well regulated (Octavina & Rita, 2021; Pramesti & Rosnawati, 2023; Widyanto & Kholil, 2021; Коновалова, 2022).

Fourth, the lack of technological expertise in the scope of the creative economy which causes limitations in running modern businesses that utilize advanced technology. as a result, it greatly affects business efficiency and productivity and achieving competitive advantage (Adhikara dkk., 2019; Alim dkk., 2022; Angelia & Gultom, 2020; Wardhana, 2022).

Theory of Planned Behavior

The study uses *maslahah* theory. Understanding *maslahah* in the study of Islamic Law cannot be separated from the basic construction of *Maqashid al-Syari'ah* Syatibi. which is globally based on two things, namely the problem of *ta'lil* (determining the law based on *illat*), and *al mashalih* and *al-Mafasisid* (*kemashlahâtan* and damage). According to *al-Syâtibî*, the establishment of the value of *sharia* values to realize the benefit of servants (*mashâlih al-'ibâd*) in 3 levels, namely 1) *Maqâshid dharûriyât* must exist for the benefit of servants, if it does not exist, it will cause damage, for example the pillars of Islam; 2) *Maqâshid hâjjiyat* something that is needed to eliminate constraints, such as *rukhsah* (relief) not fasting for sick people; and 3) *Maqâshid tahsîniyât* something that is taken for the good of life and avoiding ugliness, such as noble morals, removing impurities, and covering the *aurat* (Abdurrahman, 2020; Asbar & Setiawan, 2022).

The *maslahah* content of *maqashid al-Syari'ah* aims to 1) protect religion (*hifzh al-dîn*) which is the transcendental basis of Islam; 2) *hifdz al-nafs* (protection of the soul); the soul in which there is a spirit as a mandate from Allah Swt, is the real control of all human physical and mental movements; 3) *hifdz al-'aql* (protection of reason); This corridor is the second main line that functions as a leading, and is always involved in various decision-making; 4) *hifdz al-'nasl* (protection of descent / family) which is a mandate from Allah Swt; 5) *hifdz almaal* (protection of property ownership); Property is a tool and equipment as well as human attributes in carrying out their lives to achieve the pleasure of Allah swt (Koemar dkk., 2023; Santika, 2023).

Based on this data, *maslahah* in the Indonesian Dictionary (2014) means something that brings goodness, in Arabic means "actions that encourage human kindness". Both meanings are understood as everything that is beneficial to humans, either in the sense of attracting or producing such as producing profit or tranquility or in the sense of rejecting or avoiding such as rejecting harm or damage. *Maslahah* has various names such as *al-Munāsib al-Mursal*, *al-Istidlāl al-Mursal*, *al-Qiyas al-Maslahi*, *al- Istishlāh* (Fikri, 2020).

In economic studies that contain benefits can motivate someone to produce any goods or services that have these benefits as well as brands that have *maslahah* dominated and guidelines for the community in consuming the goods or services in question. Apart from the quality assurance promised, people's very strong perceptions of certain brands become a person's footing in economic

behavior. Thus the concept of *maslahah* is an objective concept of producer behavior because it is determined by the objectives (*maqashid*) of *sharia*, namely maintaining human welfare.

Maslahah is also the basis of economic law products such as the fatwa of the Indonesian Ulama Council on the necessity of "halal certificates" for economic products (business industries) such as food, beverages and cosmetics. In realizing the *maslahah*, MUI conducts research on food products, beverages, medicines and cosmetics produced by producers to be marketed through the Institute for Food, Drug and Cosmetic Assessment (LPPOM). It is also an important part of protecting humanity (especially Muslims) from food, drinks, medicines and cosmetics that are not halal for consumption. Until the issue of bank interest is not mentioned in the Qur'an and Al-Hadith but is equated to usury because according to them the additional element that becomes the *illat* of the haram. Some examples of consideration of *kemashlahatan* such as Ibn Taymiyyah explained that the government can intervene in prices, but in this case textually Ibn Taymiyyah, the decision seems to violate the hadith of the prophet which states that no price setting is allowed. The determination of law based on *mashlahah* can also be seen from the permissibility of using *zakat* for productive activities and *waqf* innovation in cash (Hb & Arna, 2022).

2. METHOD

Research Design

This type of research is library research (literature research) with the Normative Islamic Economic Research Method with casuistics on the digital creative economy.

Participants/Sample Selection and Data Sources

In this study, interviews were conducted with informants who could strengthen the data obtained.

The data sources used in this research are secondary legal sources based on the interpretation of the rules in the Amendment to the Constitution of the Republic of Indonesia Article 33 (Paragraph 4). This research is descriptive in nature, namely research that aims to describe an existing problem by describing it. This research uses three models of approach, namely, First, statute approach, Second, historical approach, and third, conceptual approach, namely approaching the problem from a conceptual angle.

Statutory approach (statute approach), which is approaching the problem from the main material of Article 33 of the Amendment to the 1945 Constitution of the Republic of Indonesia of positive law so that the main material to be analyzed is the instruments of economic interpretation of the Act and other economic regulations. The historical approach is used to examine the background and mindset of those who developed in the debate on the formulation of Article 33 of the 1945 Constitutional Amendment in relation to strengthening economic theory based on Indonesian ideological values. In addition, the study is also carried out by linking the principles contained in the value of *Sharia* economic values. The conceptual approach is done by identifying and understanding all legal concepts found in the doctrines and views of economic scholars. This approach is used to make an assessment of the existing rules so that there is room for critical evaluation in improving the digital creative economy in the millennial era.

Legal materials obtained are then discussed, examined, inventoried and grouped into certain parts to be processed into information data.

Instrumentation/Data Collection

Data collection method through literature study, namely collecting, identifying, clarifying, and analyzing data which is then recorded and quoted.

Data Analysis/Estimating Model/Variable Measurement

The data analysis used is Qualitative descriptive. Qualitative descriptive data analysis is an analysis of data that cannot be calculated. Legal materials obtained are then discussed, examined, inventoried and grouped into certain parts to be processed into information data. Furthermore, the materials collected will be systemized and analyzed descriptively qualitatively so that the whole is a unified whole in accordance with the research needs.

3. RESULT AND DISCUSSION

Result

The problem of naming the "creative economy" and or "creative industry" with its various arguments can be adapted. meaning that the policy of fostering the potential creativity and innovation of people who have these competencies shows that there are concrete steps by the Indonesian government in overcoming "educated unemployment" so that it becomes an economic nomenclature. This step is continued by providing broad opportunities to build the economy on an industrial scale through innovation and creativity of each business so as to improve the economy starting from the family as the smallest organization in society to contribute to the gross domestic product (GDP). The adaptation then looks for patterns and strategies in improving the creative economy. This means that the creative economy and creative industries are economic activities that both include industries with human resource creativity as the main asset in competitive 11 production through the management of creative ideas that aim to produce a product of creativity that has economic value.

The results of data searches obtained activities based on the digital creative economy carried out through the basis of waste care which is then recycled for profit. the creativity of leftover light bulbs into flower vases, mineral water bottles into piggy banks that motivate to practice frugality, can become unique flower pots, to exotic pencil cases. Making compost from fresh vegetables left over from home that are not cooked. or animal feed from organic waste in the form of leaves, grass, market waste and become the choice of villagers to become traditional farmers.

"As a student of UIN Raden Fatah, Faculty of Science and Economics and Islamic Business students who are both in the same village whose parents are traditional farmers relying on makeshift feed. then we took the initiative to carry out the creativity of recycling vegetable waste in the "circle" for us to then collect, through the togetherness of youth karang taruna we recycle the waste into animal feed that animals and fish like. our efforts are then offered through the use of social media technology media for several surrounding villages that need it" (Interview, 2024).

These creative economic activities also extend to the world of education

"Initially I opened an English course and tutoring in Palembang city, due to government regulations on efforts to reduce the COVID-19 virus, the number of students in my course

decreased. from 500 people spreading in Palembang city to 13 people who live around the course which almost makes the pride and despair. some friends who have digital technology skills are creative in creating online course programs and online tutoring. the long process finally made the course back to good with its hybrid program" (Rodhi Shobirin, Academic Activist, 2024).

The results of data searches obtained 3 main things, namely 1) technological human resource issues; 2) individuality and focus on creativity and innovation for personal and group benefits; 3) Development of content, creation and technology as well as infrastructure that is not yet adequate and reaches all regions in Indonesia and the limitations of online management. The explanation for this is considered from the issue of technological human resources to be an archetype that those in creative economic activities have competencies and need other competencies. One business has superior creativity and innovation, but is weak in terms of online marketing owned by other businesses. The strategy used is to apply the principle of equitable efficiency. As explained in the previous sub-section. The philosophical value of efficiency with justice as stated in Article 33 of the Amendment to the 1945 Constitution of the Republic of Indonesia is in line with the value of sharia economics where efficiency has the value of social justice (Wahid dkk., 2023).

It is based on ensuring the fulfillment of the five basic needs (food, clothing, shelter education and health care) to all human beings, believing in the need for maximum use of resources and rational distribution of all resources in the universe, guaranteeing the right to work as a fundamental. He also advocated full decentralization of the economy, largely through cooperative control (Abu-Khalifa & Al-Okdeh, 2021; Setiawan, 2021). With the assessment of the first problem, an understanding is obtained by placing the principle of "equitable efficiency" into the creative economy, namely on the side of the value of collaboration, where there is synergy between the driving elements of creative economy entrepreneurs with partnership programs.

An example that was built in the synergy between the industrial elements of PT.PUSRI Palembang marketed products brought under its guidance in expo programs and exhibitions at 12 regional, national and international levels (interview respondent, 2023). an example that was also carried out based on the results of interviews of jumputan cloth businesses in one center partnering with jumputan cloth businesses in the field of accessories participating in exhibitions at a joint cost to rent the desired stand. in the transaction process at the stand rented by each and usually not based on profit sharing (interview respondent, 2023). This also applies in buying and selling on line, both of them make distribution on line together and complement each other and provide information on customer requests. from this aspect they both agree to provide a 1% sales profit which is put into the treasury based on a place agreement. cash income data based on profits is managed and reported and utilized for product development activities in every event (interview results, 2023). Kaloboration also occurs in the making of songket cloth. The results of interviews with songket artisans who make various songket products collaborate with craftsmen for the distribution of their business results and products.

"We crafters are songket woven fabric makers at home, while craftsmen are songket fabric business owners both in the form of shops and boutiques. in these partnerships craftsmen usually build partnerships with craftsmen, where their products are distributed by craftsmen with a system of selling goods and or entrusting goods with profits shared. craftsmen sell them both in shops or boutiques and by using online facilities" (Interview with Sulhana, crafters 2024).

It moves away from individuality and focuses on creativity and innovation for personal and group benefits. Various interviews in the field, creative businesses still have a tendency to build egocentricity" which triggers gaps in business relationships, even causing disconnection with fellow business people. These problems require a basic awareness that creativity and innovation are closely related to accelerating technological developments and increasingly complex climate change, sustainable innovation is needed to answer these challenges in encouraging the development of each business. The digital Creative Economy comes together with the young generation who are most open to new technologies.

This awareness is the first step to restoring an attitude of togetherness in using and utilizing information technology, which enables collaboration in various fields. In this collaboration, young people can also inspire and motivate each other. Young people can share knowledge, experiences and skills that can spark creativity and innovation. At the same time, they can also expand their networks and build strong relationships in various fields. As a result of this, the plurality of business work will become more visible and ultimately need each other and then encourage each other's inclusive and sustainable businesses. According to the Digital Literacy Survey conducted by KataData and the Ministry of Communication and Information of the Republic of Indonesia in 2021 (Katadata Insight Center and Kominfo RI 2021), 88.9% of respondents felt problems in accessing the internet because the network was unstable, so the connection was often interrupted. Although almost 100% of the total respondents felt that their neighborhood had a cellular telephone network. This means that there has been an increase in the provision of internet infrastructure, although the quality is not very good.

Development of content, creations and technology as well as infrastructure that is not yet adequate and reaches all regions in Indonesia and the limitations of online management. The trend has begun to grow business people, especially among young people, the strengthening of creative economic activities with various content, creations and technology such as the technology industry and mobile applications that can solve problems or meet business needs, E-Commerce with a focus on certain niche markets. with expertise in operating social media and understanding content trends 13 to create businesses in the field of social media and creative content (content creators; influencers) on Instagram, YouTube or TikTok media. working with brands or companies to endorse their products or services creates creative agencies that provide content creation services for brands and companies so as to help business presence on social media with interesting and relevant content. These activities experience a digital divide in areas that do not have adequate internet networks.

The term digital divide refers to the inequality of digital progress, with significant differences at the socio-economic level depending on how much opportunity they have to access information technology widely. As a result, digital stuttering occurs, which builds disparities in digital use, opportunities and benefits (Bachtiar dkk., 2020; Jayanthi & Dinaseviani, 2022; Litchfield dkk., 2021; Sanders & Scanlon, 2021). There are three components that have an impact on the digital divide, namely limited geographical conditions that have an impact on difficulties in improving Information Technology infrastructure, socio-economic conditions of the community make information and communication technology still not the main choice and the lack of government and private roles in educating information and communication technology, so togetherness, partnerships in digital divide areas become solutions and strategies.

Based on the results of the study, it shows that the implementation of equitable efficiency as the basis for the patterns and strategies stipulated in the Amendment to the 1945 Constitution Article 33

shows the existence of good steps that have the value of social justice. Social interests of the common people, especially the poor will be defeated by considerations of economic growth or profit maximization of business entities and or by the maximum utility of individuals. Thus the activities built through togetherness for the digital creative economy provide a more established meaning of well being in terms of the level of life of the actors and the environment of cooperation and partnership in the digital creative economy. so that it can fulfill basic needs fulfillment, quality of life and can develop a fair distribution of wealth (distribution of resources), as well as various other important concepts such as rights, equality, freedom (liberty).

The results of the study found that based on efforts to build a pattern of *maslahah* based on equitable efficiency as stipulated in the Amendment to the 1945 Constitution Article 33, namely patterns of togetherness, partnership, social justice, and mutual benefit. social justice, and mutual benefit. The strategies used are 1) building cooperative networks between generations or the same business actors and between business actors by involving various partnership competencies; 2) strengthening the role of the central and provincial governments to provide facilities and regulations that help innovation and creativity in digital creative economy businesses. The findings in this study are a measurable, efficient and effective digitalization work system based on awareness of the value of *maslahah* values and economic interpretation of Article 33 of the 1945 Constitution of the Republic of Indonesia can provide maximum profit power for all not for individuals.

The results of the analysis then also provide an angle of affirmation that Indonesia with its cultural wealth and diversity in various regions and a large market of 250 million people, certainly has high and broad prospects within the framework of the creative economy. Cultural products, such as the digitization of folk songs, animation of folklore in various regions with good quality, or the creation of fashion creations with new elements of Indonesian culture, and many more, are ways to develop Indonesia's creative economy or creative industry. With the awareness of togetherness and the values in Article 33 of the Amendment to the 1945 Constitution, the capacity of the government of the Republic of Indonesia is at the forefront to strengthen human resources and various digital facilities as a whole evenly for mutual benefit.

Discussion

The presence of the digital creative economy is a change from the previous system which began with the agrarian economy, industrial economy, and information economy. The term is based on the movement of individuals, groups or businesses with the foundation of competence creativity, innovation and information through the utilization of internet technology. The results found creative products that can improve welfare at large. These activities are a form of optimism and an expression of aspiration to support the realization of thoughts and ideals to become a society with a high quality of life, prosperous, and creative as stipulated in the 1945 Constitution of the Republic of Indonesia, the Ideology of Pancasila and the Unitary State of the Republic of Indonesia and *Bheneka Tunggal Ika*. The results of the data search can be seen the posture of the creative economy in the following figure

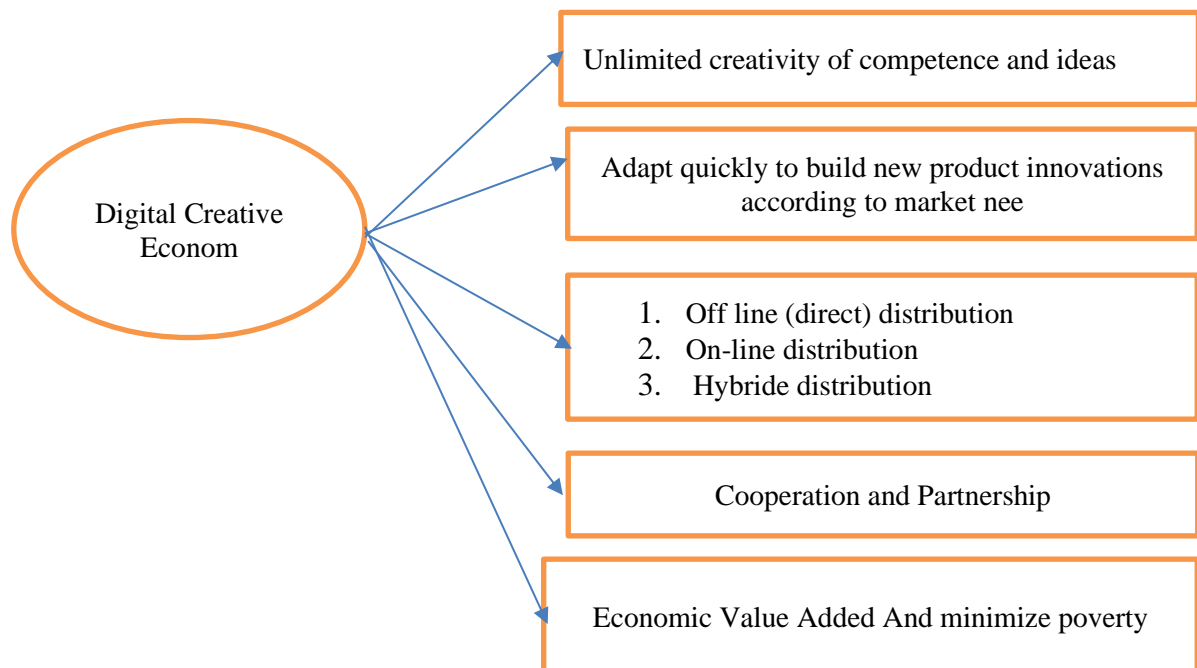


Figure 2 : Digital Creative Economy Posture

(Source: Data analysis, 2024)

The value of *maslahah* in terms of financial benefits and social benefits can improve the position of humans as the noblest creatures. this means that creative economic activities can meet human needs because they have peace in minimizing difficulties. The results of the research found that the concept of *maslahah* is an effort to maintain 5 things, namely Faith, Science, Life, Property and Continuity of offspring in line with the posture of the digital creative economy. Faith will be strong and unshakable when people try and work to stay away from poverty. Knowledge will be useful when it can be used as an ability to innovate creatively in accordance with the competencies and skills possessed. family as the smallest group. Life grows when it has the ability to adapt, and wealth will grow when the economic network also develops. Maintaining offspring and expanding offspring when there is a network of cooperation, partnership and expansion of togetherness as humans on earth. An explanation of this can be seen in the following picture

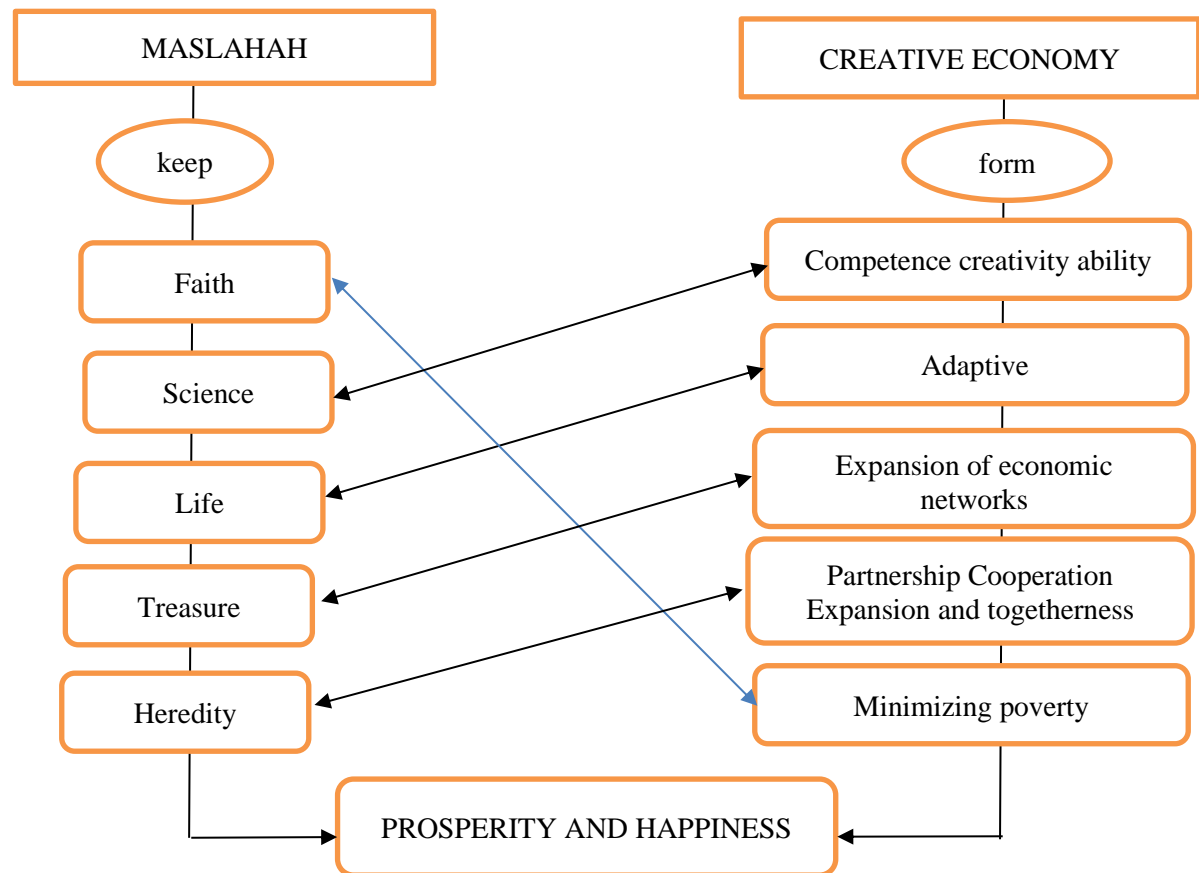


Figure 3 : Maslahah Value and Digital Creative Economy
(Source: Data Analysis, 2023)

The results of the research also found a pattern of togetherness in managing strengths for building excellence in business competition so that the vision and mission and business targets are achieved. The most basic pattern is the creation and offering of products that answer the needs of the community at large. This is done through a work system that is designed in accordance with the needs of the community.

The system or method that will be created is measurable, efficient and effective from the model or something that will be formed. Furthermore, the strategy used based on the pattern to gain power is to study forecasting with reference to business trends that continue to change. The quality of partnership and synergy based on "mutual benefit" rather than "personal and individual benefit" becomes the strength to realize the pattern of more value in line with the important values of efficiency with justice as stated in Article 33 of the Amendment to the 1945 Constitution of the Republic of Indonesia. The structure can be seen in the following figure:

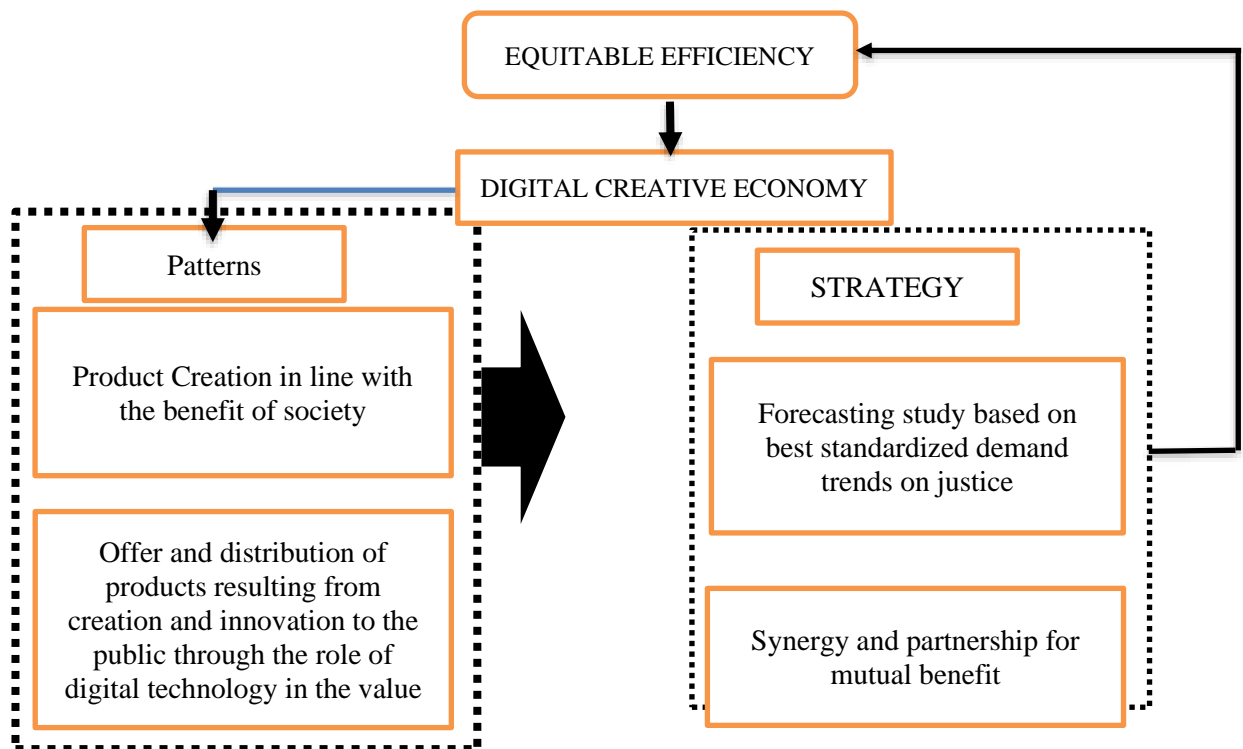


Figure 4 : Digital Creative Economy Based on Equitable Efficiency with a Shari'ah Economic Approach

(Source: Data Analysis, 2023)

Based on this study, the findings in this study are a measured, efficient and effective digitalization work system based on awareness of the value of *maslahah* values and economic interpretation of Article 33 of the 1945 Constitution of the Republic of Indonesia can provide maximum profit power for all not for individuals. Findings also from the strategy side through forecasting studies with reference to changing business trends.

4. CONCLUSION

The presence of a digital creative economy that builds patterns and strategies for benefit by implementing the values of fair efficiency as stated in Article 33. The main pattern is the pattern of togetherness, partnership, social justice, and mutual benefit. social justice, and mutual benefit. The strategy used by building a collaborative network between generations or the same business actors and between business actors by involving various partnership competencies. Furthermore, the strategy of strengthening the role of the central and provincial governments to provide facilities and regulations that help innovation and creativity in digital creative economy businesses.

Both patterns and strategies will provide strength in restoring the identity of the Indonesian nation, namely restoring the values of the ideology of the nation, brotherhood and togetherness based on the spirit of collectivity based on the spirit of help. implementing the values of efficiency and justice as stated in Article 33 of the 1945 Constitutional Amendment in line with the values of Sharia economic values can provide solutions to restore the identity of the Indonesian nation and emphasize the wealth and diversity of its culture in the construction of local wisdom creativity and innovation.

5. REFERENCES

- Abdullah, R. M. Y. (2023). Ekonomi Kreatif dan Potensi Pertumbuhan Ekonomi Berbasis Industri Kreatif. *JMEB Jurnal Manajemen Ekonomi & Bisnis*, 1(2), Article 2. <https://doi.org/10.59561/jmneb.v1i2.155>
- Abdurrahman, Z. (2020). TEORI MAQASID AL-SYATIBI DAN KAITANNYA DENGAN KEBUTUHAN DASAR MANUSIA MENURUT ABRAHAM MASLOW. *Jurnal Ushuluddin: Media Dialog Pemikiran Islam*, 22(1), 55–58. <https://doi.org/10.24252/jumdpi.v22i1.15534>
- Abu-Khalifa, H., & Al-Okdeh, S. K. (2021). The effects of applying just-in-time production system on maximizing profitability of small and medium industrial companies in Jordan. *Uncertain Supply Chain Management*, 9(2), 393–402. <https://doi.org/10.5267/j.uscm.2021.2.004>
- Adawiyah, D. P. R., Fatmawati, R., & Sholichati, I. (2021). Perencanaan Komunikasi Physical Distancing dan Sikap Pencegahan Penyebaran Virus Corona di Surabaya | Communication Planning for Physical Distancing and Attitude to Prevent the Spread of Corona Virus in Surabaya. *Al-I'lam: Jurnal Komunikasi dan Penyiaran Islam*, 4(2), 108. <https://doi.org/10.31764/jail.v4i2.4321>
- Adhikara, C., Lasmy, L., Sasmoko, S., & Indrianti, Y. (2019). Technopreneurship Skills of Indonesian Entrepreneurs. *Proceedings of the Proceedings of The 1st Workshop Multimedia Education, Learning, Assessment and Its Implementation in Game and Gamification, Medan Indonesia, 26th January 2019, WOMELA-GG*, 3. <https://doi.org/10.4108/eai.26-1-2019.2283128>
- Alim, Y. A., Rachmaddian, B. H., Rochmadi, Z. T., Moekti, T. A., Ibadi, Moh. S., Mufidah, S. A., Shofia, R., Haq, T. N., Rosyadi, I. W., Azizah, A. N., & Arum, D. P. (2022). IMPLEMENTASI KEMAJUAN TEKNOLOGI UNTUK KEWIRAUSAHAAN DAN EKONOMI KREATIF DI KELURAHAN SIDOTOPO. *Community Development Journal : Jurnal Pengabdian Masyarakat*, 3(2), 901. <https://doi.org/10.31004/cdj.v3i2.4938>
- Amrin, A. (2022). Strategi Ekonomi Syariah dalam Mewujudkan Kemakmuran Umat di Indonesia pada Era Modern. *Al-Ahkam Jurnal Ilmu Syari'ah dan Hukum*, 7(1), 35–55. <https://doi.org/10.22515/alahkam.v7i1.5108>
- Angelia, F., & Gultom, Y. (2020). Peran Pemanfaatan Teknologi Informasi dan Komunikasi pada Sektor Ekonomi Kreatif di Indonesia. *Jurnal Kebijakan Ekonomi*, 15, 3.
-

- Asbar, A. M., & Setiawan, A. (2022). NILAI AQIDAH, IBADAH, SYARIAH DAN AL-DHARURIYAT AL-SITTAH SEBAGAI DASAR NORMATIF PENDIDIKAN ISLAM. *Al-Gazali Journal of Islamic Education*, 1(1). <https://staialgazalibulukumba.ac.id/jurnal/index.php/AJIE/article/view/7/7>
- Asizah, N., Ernawati, E., Tajuddin, T., Syarif, M., Natsir, M., Muthalib, A. A., Saenong, Z., Alwi, S., Dja'wa, A., Baheri, B., Nur, S., & Ariani, W. O. R. (2022). Pelatihan Manajemen Produksi dan Pemasaran Usaha Pangan Beku Bagi Calon Entrepreneur Muda. *Lumbung Inovasi: Jurnal Pengabdian kepada Masyarakat*, 7(2), 108. <https://doi.org/10.36312/linov.v7i2.691>
- Azhari, D. S., & Usman, U. (2022). ETIKA PROFESI DALAM PERSPEKTIF ISLAM. *Jurnal Review Pendidikan dan Pengajaran*, 5(1), 9. <https://doi.org/10.31004/jrpp.v5i1.4386>
- Bachtiar, P. P., Diningrat, R. A., Kusuma, A. Z. D., Izzati, R. A., & Diandra, A. (2020). *Ekonomi Digital untuk Siapa? Menuju Ekonomi Digital yang Inklusif di Indonesia* (hlm. 7). The SMERU Research Institute. http://ns1.smeru.or.id/sites/default/files/publication/rr_ecdi_id_0.pdf
- Baqir, F. (2023). *Economic Vision of Pakistani Elites and Transition from Patronage to P.* <https://www.taylorfrancis.com/chapters/edit/10.4324/9781003302896-2/economic-vision-pakistani-elites-transition-patronage-participatory-practices-fayyaz-baqir>
- Bintang, N., & Tiara Narundana, V. (2022). ANALISIS STRATEGI BISNIS KOPI TUNE UP UNTUK MENINGKATKAN PENJUALAN. *SIBATIK JOURNAL: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, dan Pendidikan*, 1(10), 1969. <https://doi.org/10.54443/sibatik.v1i10.291>
- Delia Desvianti, Mardiana Safitri, Serliana, & Zulfikar Hasan. (2024). The Role of Islamic Economics in Overcoming Economic Inequality and Realizing Development in Indonesia. *Al-Fadilah: Islamic Economics Journal*, 2(1), 1–9. <https://doi.org/10.61166/fadilah.v2i1.16>
- Dewi, N. P. D. U. (2020). *Bali vs COVID-19*. NILACAKRA: PUBLISHING HOUSE.
- Dewi, V., Febrian, E., Effendi, N., & Anwar, M. (2020). Financial Literacy among the Millennial Generation: Relationships between Knowledge, Skills, Attitude, and Behavior. *Australasian Business, Accounting & Finance Journal*, 14(4), 24–37. <https://doi.org/10.14453/aabfj.v14i4.3>

- Dharmajaya, M. A., Haykal, H., & Seftiadi, Y. (2023). Penguatan Regulasi Pemberdayaan Usaha Mikro Kecil dan Menengah (UMKM) di Indonesia dalam Rangka Peningkatan Ekonomi Masyarakat. *Fokus Bisnis Media Pengkajian Manajemen Dan Akuntansi*, 22(2), Article 2. <https://doi.org/10.32639/fokbis.v22i2.688>
- Digdowiseiso, K. (2023). The development of the creative economy in Indonesia's post-pandemic development. *JPPI (Jurnal Penelitian Pendidikan Indonesia)*, 9(3), 1664. <https://doi.org/10.29210/020232227>
- Drewel, M., Özcan, L., Gausemeier, J., & Dumitrescu, R. (2021). Platform Patterns—Using Proven Principles to Develop Digital Platforms. *Journal of the Knowledge Economy*, 12(2), 519–543. <https://doi.org/10.1007/s13132-021-00772-3>
- Fikri, A. R. (2020, April 15). *Aneka Definisi Maslahat (Mashlahah) Menurut Ulama | Bincang Syariah*. <https://bincangsyariah.com/kolom/aneka-definisi-maslahat-mashlahah-menurut-ulama/>
- Hady, S. (2019). Transcendence and Immanence: Teacher Professionalism in Islamic Religious Perspectives. *Nadwa: Jurnal Pendidikan Islam*, 13(2), 209. <https://doi.org/DOI: 10.21580/nw.2019.13.2.4918>
- Hb, Z. M., & Arna, M. (2022). Mashlahah menurut Izzuddin Abd Al-Salam: Analisis Perbedaan Mashlahah menurut Izzuddin bin Abd al-Salam dengan Ulama Sebelumnya. *Jurnal Al-Nadhair*, 1(2), 49–67. <https://doi.org/10.61433/alnadhair.v1i2.19>
- Hendriyani, I. G. A. D. (2023, Oktober 13). *Siaran Pers: Menparekraf: Tenaga Kerja Sektor Ekonomi Kreatif Terbukti Lebih Cepat Pulih dari Pandemi*. <https://kemenparekraf.go.id/berita/menparekraf-tenaga-kerja-sektor-ekonomi-kreatif-terbukti-lebih-cepat-pulih-dari-pandemi>
- Hermawan, E., & Arifin, A. L. (2021). Human Resources Education and Innovation to Face the Demands of Business in the Digital Age. *Jurnal Iqra': Kajian Ilmu Pendidikan*, 6(2), 136.
- Iqbal Hussain, H., Kamarudin, F., Mohamad Anwar, N. A., Sufian, F., Ali, A., & Saudi, M. H. (2022). Social Globalisation and Efficiency of Microfinance Institutions Nexus: Empirical Evidence on Financial and Social Efficiency. *Engineering Economics*, 33(1), 27–46. <https://doi.org/10.5755/j01.ee.33.1.29130>
- Jauhari, I. (2020). PENGARUH DIFERENSIASI PRODUK, EKUITAS MEREK DAN INOVASI PRODUK TERHADAP KEPUTUSAN PEMBELIAN PRODUK

- ELEKTRONIK KOREA SELATAN. *Jurnal Ilmiah Ekonomi Bisnis*, 25(3), 227. <https://doi.org/10.35760/eb.2020.v25i3.2592>
- Jayanthi, R., & Dinaseviani, A. (2022). The Digital Gap and Solutions Implemented in Indonesia during the COVID-19 Pandemic. *Jurnal IPTEK-KOM (Jurnal Ilmu Pengetahuan dan Teknologi Komunikasi)*, 24(2), 190. <https://doi.org/DOI:http://dx.doi.org/10.17933/iptekkom.24.2.2022.187-200>
- Kemenparekraf/Baparekraf RI. (2021, November 6). *Penguatan Ekosistem Digital dalam Sektor Ekonomi Kreatif di Indonesia*. <https://kemenparekraf.go.id/ragam-ekonomi-kreatif/Penguatan-Ekosistem-Digital-dalam-Sektor-Ekonomi-Kreatif-di-Indonesia>
- Khan, F. M., Rafiq, A., Mirza, H. H., Mehdi, Z., & Saeed, S. (2021). Validation of Newly Developed Questionnaire Islamic Work Ethics Questionnaire – A pilot study. *Pakistan Journal of Medical and Health Sciences*, 15(12), 3762. <https://doi.org/10.53350/pjmhs2115123759>
- KIM, Y. E., & Hoe Chang YANG. (2020). The Effects of Perceived Satisfaction Level of High-Involvement Product Choice Attribute of Millennial Generation on Repurchase Intention: Moderating Effect of Gender Difference. *Journal of Asian Finance, Economics and Business*, 7(1), 132–133. <https://doi.org/10.13106/jafeb.2020.vol7.no1.131>
- Koemar, F. Z., Kara, M., & Bulutoding, L. (2023). KEPATUHAN WAJIB PAJAK PPH 21 DALAM PERSPEKTIF MAQASHID SYARIAH. *ISAFIR*, 4(2), 263.
- Komlos, J. (2022). Humanistic economics, a new paradigm for the 21st century. *Real-World Economics Review*, 96, 184–190.
- Laeli, I. N. (2022). Aplikasi, Dampak dan Universalitas Sikap Tawadhu'. *Islamadina : Jurnal Pemikiran Islam*, 23(1), 33. <https://doi.org/10.30595/islamadina.v23i1.11955>
- Litchfield, I., Shukla, D., & Greenfield, S. (2021). Impact of COVID-19 on the digital divide: A rapid review. *BMJ Open*, 11(10), 3. <https://doi.org/10.1136/bmjopen-2021-053440>
- Lubis, R. H., & Aprilia, V. (2023). Shulhu Concept Analysis for Appropriate Product Dispute Resolution in Sharia Financing. *JIOSE: Journal of Indonesian Sharia Economics*, 2(2), 143–158. <https://doi.org/10.35878/jiose.v2i2.897>

- Mäntyneva, M. (2020). Company Offers to Meet the Needs of Business- to-Business Customers: Strategies and Orientation. *Technology Innovation Management Review*, 10(3), 79.
- Nanda. (2020, Juni 8). 10 Cara Membangun Hubungan yang Baik Dengan Pelanggan. <https://komerce.id/blog/cara-membangun-hubungan-dengan-pelanggan/>
- Nashirudin, M., & Sa'adah, M. (2019). Reviewing shariah certificates of DSN MUI (a study on shariah certificate of DSN MUI on Paytren). *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan*, 19, 169-83.
- Nguyen, M. H., Gruber, J., Marler, W., Hunsaker, A., Fuchs, J., & Hargittai, E. (2022). Staying connected while physically apart: Digital communication when face-to-face interactions are limited. *New Media & Society*, 24(9), 2047. <https://doi.org/10.1177/1461444820985442>
- Noorjaya Nahan, Kristinae, V., & Syamsudin, A. (2022). Pendampingan Penerapan Strategi Bisnis pada Coffee Shop Tradisional di Kalimantan Tengah. *Jurnal Pengabdian Pancasila (JPP)*, 1(1), 35. <https://doi.org/10.55927/jpp.v1i1.1347>
- Octavina, L. A., & Rita, M. R. (2021). Digitalisasi umkm, literasi keuangan, dan kinerja keuangan: Studi pada masa pandemi Covid-19. *Journal of Business and Banking*, 11(1), 74. <https://doi.org/10.14414/jbb.v11i1.25521>
- Oktavia, R. (2021). ENTERPRENEURSIP SYARIAH: MENGGALI NILAI-NILAI DASAR ETOS KERJA ISLAMI DALAM BISNIS RASULULLAH. *IQTISADIE: Journal of Islamic Banking and Shariah Economy*, 1(2), Article 2. <https://doi.org/10.36781/iqtisadie.v1i2.184>
- OLIVIA. (2022). EKONOMI KREATIF DIGITAL. <http://olivia.kemahasiswaan.uny.ac.id/lomba/ekonomi-kreatif-digital>
- Pakpahan, N. S. (2021). Implementasi Data Mining Menggunakan Algoritma J48 Dalam Menentukan Pola Itemset Belanja Pembeli (Study Kasus: Swalayan Brastagi Medan). *Journal of Computing and Informatics Research*, 1(1), Article 1. <https://doi.org/10.47065/comforch.v1i1.111>
- Pan, W., Xie, T., Wang, Z., & Ma, L. (2022). Digital economy: An innovation driver for total factor productivity. *Journal of Business Research*, 139, 303–311. <https://doi.org/10.1016/j.jbusres.2021.09.061>
- Pramesti, Y. A., & Rosnawati, E. (2023). Tindak Pidana Penipuan dalam Media Jual Beli Online. *Web of Scientist International Scientific Research Journal*, 2(4), 4. <https://doi.org/10.47134/webofscientist.v2i4.8>

- Räsänen, P., Koivula, A., & Keipi, T. (2021). Online information seeking patterns and social inequality in a digital economy. *The International Review of Retail, Distribution and Consumer Research*, 31(2), 211–228. <https://doi.org/10.1080/09593969.2020.1864658>
- Ridwan Maksum, I., Yayuk Sri Rahayu, A., & Kusumawardhani, D. (2020). A Social Enterprise Approach to Empowering Micro, Small and Medium Enterprises (SMEs) in Indonesia. *Journal of Open Innovation: Technology, Market, and Complexity*, 6(3), 50. <https://doi.org/10.3390/joitmc6030050>
- Rina El Maza, R. E. M., Yuyun Yunarti, Y. Y., Nazeri, N., & Rahmat Hidayat, R. H. (2022). Sharia Economic Law Regulation on The Development of Sharia Financial Institutions in Indonesia. *Journal of Social Work and Science Education*, 3(2), 154–167. <https://doi.org/10.52690/jsmse.v3i2.290>
- Rofaida, R., Suryana, Asti Nur Aryanti, & Yoga Perdana. (2020). Strategi Inovasi pada Industri Kreatif Digital: Upaya Memperoleh Keunggulan Bersaing pada Era Revolusi Industri 4.0. *Jurnal Manajemen dan Keuangan*, 8(3), 406. <https://doi.org/10.33059/jmk.v8i3.1909>
- Rumah Media. (2023, November 30). *Penguatan Ekosistem Digital dalam Sektor Ekonomi Kreatif di Indonesia*. <https://www.rumahmedia.com/insights/penguatan-ekosistem-digital-dalam-sektor-ekonomi-kreatif-di-indonesia>
- Sanders, C. K., & Scanlon, E. (2021). The Digital Divide Is a Human Rights Issue: Advancing Social Inclusion Through Social Work Advocacy. *Journal of Human Rights and Social Work*, 6(2), 131. <https://doi.org/10.1007/s41134-020-00147-9>
- Santika, F. A. (2023). ANALISIS PENGELOLAAN DANA HAJI PADA MASA PANDEMI COVID 19 PADA KEMENTERIAN AGAMA DI KOTA JAMBI. *JKPIM*, 1(4), 229.
- Santoso, R., Munawi, H. A., & Nevita, A. P. (2020). ANALISA PERILAKU KONSUMEN: STRATEGI MEMENANGKAN PERSAINGAN BISNIS DI ERA EKONOMI DIGITAL. *Jurnal Teknologi Terapan: G-Tech*, 4(1), 289. <https://doi.org/10.33379/gtech.v4i1.550>
- Setiawan, M. C. A. (2021). OPERASI EKONOMI DIGITAL DAN FINANSIALISASI KAPITALISME NEOLIBERAL AMERIKA SERIKAT. *JURNAL POLINTER: KAJIAN POLITIK DAN HUBUNGAN INTERNASIONAL*, 7(1), 23–44. <https://doi.org/10.52447/polinter.v7i1.4583>

- Suardi, D. (2021). MAKNA KESEJAHTERAAN DALAM SUDUT PANDANG EKONOMI ISLAM. *Islamic Banking: Jurnal Pemikiran dan Pengembangan Perbankan Syariah*, 6(2), 321–334. <https://doi.org/10.36908/isbank.v6i2.180>
- Wahid, A., Rohadi, R., & Shodikin, A. (2023). Membangun Hukum Ekonomi Kerakyatan yang Berkeadilan dan Bermartabat. *Mahkamah: Jurnal Kajian Hukum Islam*, 8(2), 186. <https://doi.org/10.24235/mahkamah.v8i2.14508>
- Wang, T. (2022). Research on Creative Thinking Mode based on Category Theory. *Signal & Image Processing Trends*, 58. <https://doi.org/10.5121/csit.2022.121706>
- Wardhana, A. (2022). *Pengantar Bisnis*. PENERBIT MEDIA SAINS INDONESIA.
- Widyanto, M. A., & Kholil, M. (2021). PROBLEMATIKA PERLINDUNGAN KONSUMEN DALAM TRANSAKSI ELEKTRONIK DI INDONESIA. *Privat Law*, 9(1), 138.
- Коновалова, Т. (2022). DIGITAL TRANSACTIONS: MODERN LEGAL REGULATION AND LAW ENFORCEMENT. *EurasianUnionScientists*, 12(93), 15–19. <https://doi.org/10.31618/ESU.2413-9335.2021.2.93.2.1559>
-