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## COMMUNICATION FOR EMPOWERMENT THROUGH VIRTUAL PHILANTHROPY TO BUILD AN ISLAMIC CREATIVE ECONOMY

*Diah Ajeng Purwani\**

Universitas Islam Negeri Sunan Kalijaga Yogyakarta

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### **Abstract**

**Keywords:**

*empowerment  
creative  
economy; Islamic  
philanthropy;  
MSMEs*

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*The spread of Covid-19 cases in Indonesia has caused a weakening of economic activity, which also impacts economic growth, unemployment, and a decline in income from micro, small and medium enterprises (MSMEs). This study aims to explore the role of the creative economy through virtual philanthropy based on Islamic teachings in helping economic recovery. The type used in this research is qualitative with a phenomenological approach. The data collection technique was primarily done through observation and interviews to strengthen the data. The participants in this study were four communities of micro, small and medium enterprises (MSMEs) engaged in services and one district of empowerment in the region of Yogyakarta, Indonesia, as the subject of research. The results of this study indicate that the presence of a virtual philanthropic community based on Islamic guidelines through social media has an impact on business growth in six essential ways, namely: the movement to buy friends' products, group alms, promote friends' products, buy in cash, usury-free capital assistance, and strengthen networks business. The hope is that this Islamic-based virtual philanthropy can become a driving force of empowerment for small communities.*

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Correspondence:

e-mail: \*[ajeng.purwani@uin-suka.ac.id](mailto:ajeng.purwani@uin-suka.ac.id).

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### **Abstrak**

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**Kata kunci:**

pemberdayaan,  
ekonomi kreatif;  
filantropi islam;  
UMKM

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Penyebaran kasus Covid-19 di Indonesia telah menyebabkan melemahnya kegiatan ekonomi yang berdampak pada pertumbuhan ekonomi, munculnya pengangguran, dan penurunan pendapatan dari usaha mikro, kecil dan menengah (UMKM). Penelitian ini bertujuan untuk mengeksplorasi pemberdayaan melalui filantropi virtual berbasis ajaran Islam guna menumbuhkan ekonomi kreatif. Jenis penelitian yang digunakan adalah kualitatif dengan pendekatan fenomenologi. Untuk memperkuat data, teknik pengumpulan data dilakukan secara utama melalui observasi dan wawancara. Penelitian ini melibatkan empat komunitas usaha mikro, kecil dan menengah (UMKM) yang bergerak di bidang jasa dan satu komunitas pemberdayaan di wilayah Yogyakarta, Indonesia, sebagai subjek penelitian. Hasil penelitian ini menunjukkan bahwa kehadiran komunitas filantropi virtual berbasis ajaran Islam melalui media sosial berdampak pada pertumbuhan bisnis dalam enam hal penting, yaitu: gerakan membeli produk teman, sedekah rombongan, mempromosikan produk teman, membeli secara tunai, bantuan modal tanpa riba, serta memperkuat jaringan bisnis. Harapan, filantropi virtual berbasis Islam ini dapat menjadi motor penggerak pemberdayaan untuk masyarakat kecil.

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## **INTRODUCTION**

National economic growth in the first quarter of 2020 experienced negative growth compared to economic growth in the fourth quarter of 2019, with a growth rate of only -2.41%. Given that the economic movement at the beginning of the year was insignificant, this is a natural occurrence. According to data from Bank Indonesia, economic growth in

the first quarter of 2020 was the weakest in the previous four years (Bank Indonesia, 2020a). These conditions were brought about by the outbreak of Covid-19 infections in Indonesia, which weakened economic activity and negatively impacted economic growth in the country. Covid-19, which is rapidly spreading throughout the nation, has weakened the economy. The policy of restricting the mobility of community activities, such as production and other economic activity, has a negative effect on financial performance. Restrictions on activities have a number of repercussions, including a fall in the demand for labor, the termination of employees in numerous sectors, and a decline in people's earnings, which leads to a decline in domestic consumption (Badan Pusat Statistik, 2020f).

The company has made various efforts to maintain its workforce despite its activities being affected by the pandemic. The decision to lay off tends to be the last step against the workforce. One of the steps taken by the company is the reduction of working hours. Based on the results of *Sakernas* (National Labor Force Survey) in February 2020, Indonesia had a 4.99% unemployment rate. This indicates that, for every 100 people in the Indonesian labor force, around five are classified as unemployed. The statistics of *Sakernas* indicate that Indonesia's open unemployment rate (TPT) grew in August 2020. Due to the Covid-19 epidemic, the labor market conditions in Indonesia have grown unstable. Compared to August 2019, TPT rose 1.84 percentage points, and compared to February 2020, it rose 2.13 percentage points (Badan Pusat Statistik, 2020c). TPT in urban areas reached 8.98%, while TPT in rural areas was only 4.71%. Compared to conditions in August 2019 and February 2020, urban and rural TPT experienced an increase in August 2020 (Badan Pusat Statistik, 2020d). One of the provinces that were affected and experienced a rise in unemployment was the Province of the Special Region of Yogyakarta. The increase in unemployment recorded from August 2018 to August 2020 can be seen in Figure 1 (Badan Pusat Statistik, 2020e).

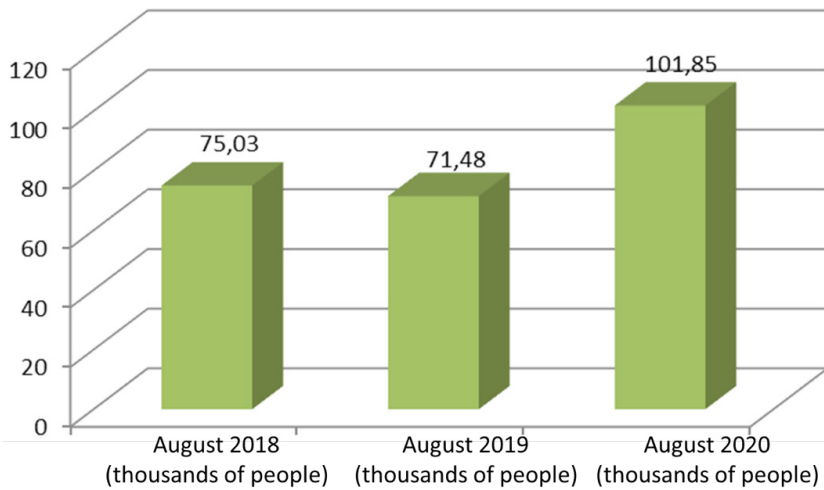


Figure 1. Data On The Amount Of Unemployment In The Special Region Of Yogyakarta

The graph above shows that in August 2020, in Yogyakarta province, there was 4.57% TPT, higher than in August 2019, which was only 3.18%. The increase in TPT is in line with the contraction of the Yogyakarta economy in the third quarter of 2020, which impacts lower labor absorption. The TPT figure in Yogyakarta is below the national TPT figure (7.07%) and is included in the top 10 provinces with the lowest TPT in Indonesia. This increase in TPT cannot be separated from the impact of the Covid-19 pandemic, which has caused delays in economic activity and termination of workers in sectors that occurred in Yogyakarta. The most significant increase occurred in the categories of SMK and DI/II/III graduates, which increased by 3% and 2.33%, respectively (Bank Indonesia, 2020b). The unemployment rate is higher because of the impact of Covid 19, and MSMEs also feel the effects of this Covid-19. Yogyakarta Province is one of five provinces where business actors experience the most income declines. In general, eight out of 10 firms,

including small and medium-sized businesses, see a decline in demand as a result of the impact of Covid-19 on their customers or clients. Six out of ten businesses face obstacles since their business partners are significantly harmed. It is unable to function normally on both the MSE and UMB scales. Approximately 53.17 percent and 62.22 percent of MSEs have budgetary constraints related to employees and operations, respectively (Badan Pusat Statistik, 2020b).

With the 4.0 industrial revolution, encouraging micro, small, and medium-sized enterprises (MSMEs) or companies to develop creativity and innovation is one of the strategies to increase economic added value through creative ideas. This makes the creative economy one of the strategies for the creative economy (Fahmi, McCann, & Koster, 2017). As many as 15 out of every 100 companies tend to diversify their business during this pandemic. Business diversification includes efforts to carry out business processes as usual, but there are additional products, lines of business, and business locations to increase revenue. The three sectors whose business actors diversify the most are the manufacturing industry, providing accommodation and food and drink, and trade and vehicle repair. Of the 100 companies, at least five are making efforts to switch to a different sector and move to a new sector (Badan Pusat Statistik, 2020b). Around 27.45% of companies just started diversifying their businesses by using the internet and IT during the pandemic for marketing. The Covid-19 pandemic has changed people's habits or routines to do more at home through computer screens or smartphones by utilizing digital technology to carry out various activities, one of which is shopping habits.

Sales data obtained in various marketplaces can be used to see people's online shopping patterns and interests (Badan Pusat Statistik, 2020a). The number of products sold in the marketplace can show an increasing shopping trend, with a drastic spike in February 2020. The number of shops actively transacting in e-commerce showed a decline in

the first two months of the Covid-19 pandemic policy being implemented and increased the following month again. Data package products, health, food and beverages, beauty, and body care dominated the products with the most significant increase in sales during the pandemic. Effects that experienced a decline in sales were dominated by-products that were not necessities, such as fashion, books, household appliances, and various other luxury goods. Companies already doing online marketing before the pandemic ended up having 1.14 times higher income than those just online during the pandemic (Badan Pusat Statistik, 2020b).

This pattern has changed people's lifestyles in social life. Implementing large-scale social restrictions provides policies ranging from school, work, shopping, and activities only to be carried out at home. This activity at home stops face-to-face social interactions because of the many fears over the transmission of the Covid-19 virus. The use of social media for communication during the pandemic is an option that can be accepted by all parties, without touching and physically distancing but without giving a distance from verbal communication (Watson, Lupton, & Michael, 2021). Various conveniences provided by the online world indirectly transform people's behavior, starting from how to communicate and shop. Today, if there is the Internet, everyone, especially young people, can connect in meetings, traffic jams, studies, and travel (Conway, Salon, Silva, & Mirtich, 2020). The communication technology currently developing can be used to understand and convey messages from philanthropy by millennials. Philanthropy can be done through a series of communication activities (Rakhmawati & Ernaldi, 2020).

Development communication contributes to the acceleration of the innovation diffusion process. One of the indicators is modernization, marked by rapidly developing communication technology. Community communication behavior reflects the increase in people's ability to communicate between individuals, between individuals and groups, and

between groups. As communication skills improve and individuals become accustomed to networking, they become increasingly independent and inventive. The spirit communication for empowerment is a communication approach that humanizes people, is participatory, and gives a voice to those who cannot speak. (Nuridayati & Hasan, 2021).

Seeing the above phenomenon, the question arises of how to build a creative economy through virtual philanthropy based on Islamic teachings in the pandemic era. Muslims and the Government carry out this philanthropic movement to help the unemployed and MSMEs affected by Covid-19. Virtual philanthropy based on Islamic teachings is becoming more prevalent in the pandemic era because it can help in the Islamic economy and finance of Muslims. This movement was chosen to reduce social inequality and create a benefit of life for community groups. Islamic philanthropy is teaching to encourage community activities (Muslims) to be able to improve the quality of life with the spirit of “giving” as has been commanded by Allah SWT regarding the obligations of *zakat*, *infaq*, *sadaqah*, *waqf*, and other instruments of a social nature (Manzilati & Nabila Zahara, 2020). The assistance provided can be in the form of *zakat*, *infaq*, alms, and *waqf* (ZISWAF). The allocation of these ZISWAF funds to communities affected by Covid-19 has received the blessing of the scholars. This is evidenced by the Fatwa of the Indonesian Ulema Council (MUI) Number 23 of 2020 concerning using *zakat*, *infaq*, and *sadaqah* assets to overcome the Covid-19 outbreak and its impacts (Adinugraha et al., 2021).

Indonesia currently has a philanthropic institution that manages *zakat*, *infaq*, *sadaqah*, namely the National Amil Zakat Agency (BAZNAS). The BAZNAS is the official and only body established by the Government based on the Decree of the President of the Republic of Indonesia No. 8 of 2001, which has the task and function of collecting and distributing *zakat*, *infaq*, and alms (ZIS) at the national level. In the law, BAZNAS has declared a non-structural government institution independent and

responsible to the President through the Minister of Religion. Thus, BAZNAS, together with the Government, is responsible for overseeing the management of *zakat* based on: Islamic law, trustworthiness, expediency, justice, legal certainty, integration, and accountability (Sudirman, Zaenal, & Pramono, 2019). In addition to the above institutions, many social movements are formed by the private sector for mutual welfare. Thus, this study aims to identify and answer problems regarding the role of the creative economy through virtual philanthropy based on Islamic teachings in helping economic recovery in the micro, small, and medium enterprises (MSME) sector.

Philanthropy as an empowerment movement in the micro, small, and medium-sized business sectors has been the subject of substantial research, theories, and literature. In order to enable an understanding of philanthropy in a general sense and philanthropy from an Islamic perspective, it is required to describe the theoretical review based on several books or references to determine the novelty and gaps of this research. Among others, the following is a summary of a number of past studies deemed relevant and consistent with the context of this study.

One of the examples is the term philanthropy. According to Christou, Hadjielias, & Farmaki (2019) is defined by a sense of love for humans that is imprinted in the form of giving donations to others. Philanthropy is also interpreted as a conceptualization of the practice of voluntary giving, voluntary service provision, and voluntary association. Philanthropy in the sense of giving ordinary charity is also equated with the term charity. Philanthropy practice already exists in Islam through *zakat*, *infaq*, alms, and waqf (Shalihin, Firdaus, Yulia, & Wardi, 2020). Other research that talks about managing philanthropy were also written by Ade Nur Rohim (2019). In his article, Rohim (2019) explained optimizing the collection of *zakat*, mainly carried out through digital fundraising. The digital channels used include websites, email marketing, search engine marketing, and



social media networking. These digital channels provide socialization and education for the public about the obligation to tithe. In addition, philanthropy is a concept programmed and aimed at alleviating social problems (such as poverty) in the long term (Fang & Huang, 2020). The term that is quite commensurate with philanthropy is “social generosity” and is used because there is an ideology behind it being championed (Avramenko & Wolf, 2021). Several studies show that one that has a strong role and influence in increasing the philanthropic movement is a good level of religious understanding, and the involvement of religious leaders and religious communities in the social environment.

A study in America and Canada shows interesting results where religious affiliation and self-perceived religiosity strongly influence the practice of philanthropy (Fiorillo & Nappo, 2016). Another interesting finding is that someone with no affiliation to a particular religion has a less generous attitude. In contrast, someone who identifies with particular teaching has a solid charitable attitude. In line with the research results above, in Indonesia, which has a high level of religious affiliation where Islam is the majority, the practice of philanthropy is more dominated by spiritual teachings and inspiration than other factors. This philanthropic practice is based on this religious inspiration and has implications for philanthropic activities, which are thick with the nuances of charitable, service, and charity activities. This also raises doubts about entering a broader domain, such as carrying out policy advocacy activities for the benefit of the people (De Corte & Roose, 2020).

One of the sectors affected by the Covid-19 pandemic is the economic sector. Almost all joint ventures and businesses have stopped their activities because of this outbreak. On the other hand, this epidemic has also opened business opportunities in the micro, small, and medium business sectors. Economic solid and resilience are needed to survive and run businesses and businesses. Economic resilience is a dynamic

situation in a country's economy that manifests in the resilience to face existing challenges and obstacles. This resilience manifests in the ability to develop good economic strength in all business sectors. One of the keys is empowering the creative economy in the community (Sangchumnong, 2019). The creative economy is an economic concept in the new economic era that intensifies information and creativity by creating ideas and ideas that can be developed to improve the economy (Zhao, O'Mahony, & Qamar, 2020).

Based on the understanding of the concepts above, the strengthening of creativity is supported by optimizing the use of information as part of applying the creative economy. The variety of social media that exists as a communication medium is very suitable and intertwined with the application of this creative economy. The abundance of the internet user market is one of the targets of creative business actors in running their businesses (Purbasari, Muttaqin, & Silvy Sari, 2021). It is very unfortunate if creative business actors do not take this market niche. Suppose in conventional businesses, business actors still use the old strategy in determining time and finding places to market their products and services. In that case, using social media will make it easier and expand business opportunities and results. In addition to other advantages, namely that it is not limited by time and place, the advantages of social media are also able to reduce promotion and marketing costs, including making it easier to approach the market and promote business to consumers. So that, they can get feedback in the form of suggestions or input as evaluation material for entrepreneurs to improve their business and develop the resulting product (Rahayu, Wijijayanti, & Agustina, 2019).

Because of cultural anthropology in establishing personal or group communication and communication in business, information technology can become a tool for users to control their environment (Radino, Munajat, Putranta, & Kesuma, 2021). Information technology that is derived, one

of which is in the form of social media, has a function as a tool for collecting, processing, storing, presenting, and disseminating information which is very suitable in supporting the implementation of the creative economy during this pandemic (Meel & Vishwakarma, 2020). Thus, another positive impact related to this information technology is making it easier for humans to establish relationships globally and internationally, including in the context of business sectors and empowerment.

## **METHODS**

This type of research is qualitative research using a phenomenological approach. Observations and interviews were conducted to strengthen data with four MSMEs affected by Covid-19 and the ICMI Alisa Khadijah Community in Yogyakarta. The ICMI Alisa Khadijah community represents their concern for building the Muslim economy, which is fronted by Muslim entrepreneurs and runs their business based on the guidance of the Islamic religion.

Informants in this study were four communities of micro, small and medium enterprises (MSMEs) engaged in services and one community of empowerment in the region of Yogyakarta, Indonesia. Each community is represented by one participant who is considered to have important information and can provide information as expected by the researcher. This company has been in existence for at least two years and has implemented an online media-based plan for growth, which led to its selection as the subject of this study. The characteristics of the informants are displayed in greater detail in the table that follows:

Table 1.  
Characteristics Of Informants

No.	Initial Names	MSME Names	MSME Types	Business Duration	Total
1	AJ	GM	Service	9 years	1
2	RK	AIU	Service	5 years	1
3	EV	IS	Service	3 years	1
4	HA	TR	Service	2 years	1
5	HP	ICMI AK	Empowerment	8 years	1

Next, procedures and techniques are used as a design to help carry out the stages of theory building: conceptualizing, determining categories, and developing categories with all dimensions and substance. The stage then connects the category with the hypothesis statement (Taura & Nagai, 2017). Conceptualization is carried out in this research by using groups of items that have proximity to determine categorical similarities. The collected data is reduced to make it easier to manage substantially. The data collection instrument used interviews and documentation that was realized in the form of a structured interview guide and the documentation guide in the form of a checklist of the required data.

Techniques for data analysis were carried out through tabulation forms and data coding by making notes for the coding results and making patterns from the coding results. Next, the researcher develops propositions and analyzes the different themes that have been categorized. Researchers also draw conclusions and verification. This study uses general ideas and concepts as an analytical tool to make “generalizations”. The analysis is carried out using a non-variable, often referred to as a simple nominal variable (Brown & Reichenberg, 2021). Analysis of the data circularly takes place by obtaining an evaluation of the initial concepts in a grounded manner. Concept formation can change integrally as data collection begins.

In this research, data is processed into several categories based on themes, concepts, or closeness of characteristics in the unit of analysis. Relationships between existing concepts are analyzed in order to obtain a general description of the initial discussion and meaning. Subsequent procedures are performed using coding techniques to get criteria with the procedural method. Through the phenomenological approach, the analysis results are discussed with several theories from the communication perspective. Furthermore, to bring novelty and place the position of the results of this study compared to other similar studies (as state of the art), it is necessary to deepen through discussion of data. In addition, in this context, the theory also functions as an evaluative criterion for assessing research analysis results.

## **RESULTS AND DISCUSSION**

### ***Description Of Islamic-Based Virtual Philanthropy***

Significant results found in the field show that several efforts have been made to restore the economy of the people of Yogyakarta by using social media during the Covid-19 pandemic. The first effort is the movement to buy friends' products, which was initiated by the Indonesian Young Entrepreneurs Association (HIPMI). The movement to buy friends' products is launched so that the economy in the community continues to spin. We need to help each other face the Covid-19 pandemic so that economic growth can recover and we can increase the domestic market by buying friends. In addition to the economy being able to run well and recover quickly, buying and selling friends can increase purchasing power in the community, even though it is not too significant. In this Covid-19 pandemic, the movement to buy friends' products is also a strategic step to strengthen the domestic market. On the other hand, the movement to purchase friends' products through philanthropic funds is expected to increase cash flow in MSME businesses.

The movement to buy friends' products is intended to help promote friends' goods and buy without bargaining to strengthen the cash flow of MSMEs so that MSMEs can increase their profits. One example of the movement to purchase friends is @yuktukoni. This movement is an initiative to invite MSME actors to keep fighting during the pandemic. MSMEs can market their products online through their Instagram @yuktukoni or the website of *Tukoni.id*. The concept used by *Tukoni* is in the form of a deposit service, so packaged products must be hygienic and in good packaging condition, so buyers do not feel afraid to order food during a pandemic. Around 70% of MSMEs, which previously partnered with large industries, are now household consumers by developing their businesses online to maintain their income.

Another social movement is *Sedekah Rombongan*, an old movement that still survives and has become inspirational during the pandemic. This movement is a humanitarian, social organization under the auspices of the Alms Group Movement Foundation, registered with the Ministry of Law and Human Rights of the Republic of Indonesia. *Sedekah Rombongan* has an assistance program for sick poor people to complete treatment and distribute other humanitarian and social assistance, ready to be distributed by volunteers who we call the *Sedekah Rombongan* courier. The Alms Group started its movement with Saptuari Sugiharto, who raised funds through social media and then delivered them to needy people. Some of the humanitarian missions carried out by the *Sedekah Rombongan* include inviting people in Indonesia to jointly carry out alms routines by educating them about *Sedekah Rombongan*, delivering alms funds to poor people in need on target, accompanying the sick without complicated procedures, and reporting all compensation that has been given. Maintaining public trust through tidiness and accountability

*Sedekah Rombongan* has made several efforts in its implementation, such as providing shelters and ambulances to help people who need access

to health services. In addition, there are other essential agendas carried out by the *Sedekah Rombongan*, such as the distribution of glasses to orphanages, the distribution of bicycles to orphanages and Islamic boarding schools, and modified motorbikes for disabled colleagues in Yogyakarta. Social media has a vital role for Saptuari in inviting people to be motivated to give to charity. In the digital era as it is today, social media is a very effective means to develop business in the digital age, especially in product promotion to consumers and in developing social entrepreneurship or other goodness movements. Social media is an excellent medium for the publication of social activities. The visuals of photographic images that can tell stories coupled with the power of composing the right words are strategies so that the public can well capture the call for kindness.



Figure 2. Example Of Effective Marketing  
(Source: Instagram @saptuari)

One of the activities carried out by Saptuari is promoting a friend's merchandise which he posts on his Instagram page. Saptuari has promoted various MSMEs, most of which are in the food and beverage sector. This activity aims to help MSMEs affected by Covid-19 so that

MSME businesses can continue to sell or be sold during the pandemic and can increase profits for business continuity from MSMEs. The number of followers from Saptuari can increase promotions on Instagram to be effective and boost sales from these SMEs.



Figure 3. Example Of Education About Islamic Business  
(Source: Instagram @saptuari)

Not only do Saptuari's promotions promote the Islamic religion, but they also educate its principles. As stated previously, it provides information on how to save in order to avoid debt and usury. This type of teaching is expected so that his disciples can perform the same actions as Saptuari. Saptuari teaches how to save without getting entrapped in debt and usury by not using or donating usury from bank savings to orphans or the destitute, but rather for communal reasons such as road maintenance.





Figure 4. Examples Of Cash Business Concept Education  
(Source: Instagram @saptuari)

Another activity carried out by Saptuari is to invite his followers to always buy whatever they can by paying cash. The principle of Saptuari is to live quietly without debt. Since 2015, Saptuari and his wife have decided to buy anything with cash, no debt and instalments, and no usury by buying needed things and having to let go of old items so that no items are wasted because of new items. In addition to group alms, another social movement in Yogyakarta is the community of *Bahagia Tanpa Riba* (BTR or Community of Happiness Without *Riba*). This community was formed because of the many complaints related to the practice of usury. A happy community without usury that carries a mission of *da'wah* to spread the understanding of usury. And help someone who is having problems with usury. The primary function of this group is to provide a forum for consultations and complaints from usury victims. This BTR community in the future will not only carry out the function of *da'wah* and assist in handling cases but will maximize social functions. Activities that will be carried out include providing capital assistance for MSMEs whose businesses are affected by cases of usury. This is also reinforced by

excerpts from an interview with one of the coordinators who stated that “*In addition to BTR as a propaganda medium, it will also unite the people’s economy to achieve the goal of mutual prosperity*”.

Restoring the economy is not only through social movements but also by building business networks from within and outside the country. One of the associations that oversee the activity is ICMI Alisa Khadijah. This association is widespread in Indonesia, Yogyakarta is one of the areas included in the ICMI Alisa Khadijah. In the Yogyakarta area, ICMI Khadijah’s mission is to use da’wah media to build business networks from MSMEs to more prominent industries, even though during this pandemic, it is less active but philanthropic movements are still running. ICMI Alisa Khadijah’s members are more Muslim women, so the socialization that is held includes training and consulting on management, technology, and capital. The training contains how to make quality products, not lying to consumers, if there is a delay when payment can be discussed properly, so there are no misunderstandings.

Another manifestation of philanthropy to restore the economy in Yogyakarta based on the results of interviews among MSMEs is the distribution of direct assistance to the poor. Generally, this assistance comes from *zakat*, *infaq*, and alms. Currently, there are enough *zakat* management organizations in the community. Business capital assistance for business development and the existence of MSMEs as parties affected quite a lot in this pandemic era caused a decrease in turnover and reduction of employees. Many MSMEs still struggle to exist during the pandemic era and are supported in providing capital. One of the things that have been implemented in the provision of additional incentives for the relaxation of sharia banking. Suspension of credit or sharia financing payments for the next few months. Assistance to assisted business units. Service in technology development to compete online. Assistance needs to be done so that MSMEs move towards business digitization. This support is given

so that MSMEs can implement digital-based businesses which so far have not been penetrated by traditional MSMEs. One of them is developing a marketplace that aims to increase revenue on online channels with the PSBB during the pandemic.

Education through the provision of infrastructure and facilities to prevent the spread of Covid-19, such as handwashing stations, following health protocols, and keeping clients safe from dealers. The goal is to improve business operations from a health perspective so that the organization may continue to operate while remaining healthy. The actions mentioned above are anticipated to aid SMBs in surviving this outbreak. Crucial to the creation of new markets are alterations in client behavior. In 2021, the Yogyakarta economy was predicted to grow due to an increase in household consumption, the city's primary economic driver. According to the Islamic philanthropic community movement, the demand for labor is expected to increase in 2021. It is believed that through implementing various social movements to improve virtual philanthropy based on Islamic teachings, this virtual philanthropy based on Islamic education will be used as a catalyst to accelerate economic recovery rather than merely as a supplier of direct aid. The activity focuses on the function of technology and information that is anticipated to establish a new commercial environment, namely digital business. Currently, the pace of the virtual charitable movement based on Islamic teachings is faster than before the pandemic.

Islamic economic principles teach people about caring. Ownership of property is not only to satisfy the personal welfare of the owner but is also required to help others in need. In the context of Islamic economics, the property is both a method of achieving the welfare of its owner and the welfare of the surrounding community. In Islamic economics, the existence of zakat, infaq, alms, and waqf instruments is part of the endeavor to achieve balanced human well-being. This underlines that,

in order to attain a good human life, actions must be taken to ensure a balanced distribution of societal interests. This is one of the causes of the emergence of Islamic-based virtual charity movements.

### **Economic Strengthening Instruments In The Business Units**

As a country with the largest Muslim population in the world, Muslims can give their best role through various forms or models of philanthropy in Islamic Economics and Finance. Philanthropy is a concept that exists in Islam, which aims for good (*al-birr*), considering the conditions of different social and economic levels of society. The idea or concept of philanthropy is an alternative for a community group to reduce social inequality in the community (Herro & Obeng-Odoom, 2019). Several verses of the *Al-Qur'an* explain the position and role of philanthropy, especially *zakat*, *infaq*, and alms, as evidence of a Muslim's faith and love for good deeds and can bring good luck in this world and the hereafter. Here are some verses of the Koran about *zakat*, *infaq*, and alms that can motivate Muslims to become generous in spending wealth in the way of Allah.

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي  
الرِّقَابِ وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ  
حَكِيمٌ

Indeed, zakat is only for the needy, the poor, the amil zakat who are softened in their hearts (converts), for (liberating) slaves, for (freeing) people who are in debt, for the way of Allah, and for people who are on their way, as an obligation. from Allah, Allah is All-Knowing, All-Wise (Q.S. At-Taubah Verse 60).

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِمَّا رَزَقْنَاكُمْ مِّن قَبْلِ أَن يَأْتِيَ يَوْمٌ لَا بَيْعَ فِيهِ  
وَلَا حُلَّةَ وَلَا شَفْعَةً ۗ وَالْكَافِرُونَ هُمُ الظَّالِمُونَ

O you who believe, spend (in the way of Allah) some of the sustenance We have given you before the day comes on that day there will be no trading and no more intercession. And the disbelievers are the wrongdoers. (Q.S. Al-Baqarah Verse 254).

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنبَتَتْ سَبْعَ سَنَابِلٍ  
فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ ۗ وَاللَّهُ يُضْعِفُ لِمَن يَشَاءُ ۗ وَاللَّهُ وَسِعَ عَلِيمٌ

The parable of the person who spends his wealth in the way of Allah is like a seed that grows seven stalks. On each stalk, there are a hundred seeds. Allah multiplies for whom He wills, and Allah is All-Encompassing, All-Knowing. (Q.S. Al-Baqarah Verse 261).

From the several verses above that Muslims believe, philanthropy is an aspect that is not underestimated. Philanthropy is expected to overcome economic shocks that occur in society, especially Muslims. The impact of the Covid-19 pandemic targeting various sectors has forced several citizens to face a crisis. Departing from this concern, several communities in Yogyakarta took the initiative to create a humanitarian movement. Micro, Small, and Medium Enterprises (MSMEs) are one of the parties that have felt the impact of the Covid-19 pandemic in the Yogyakarta region. Even the analysis of the Yogyakarta Bank Indonesia Representative Office, which was sourced from processed data from the Yogyakarta SME Cooperative Office (2020), shows that more than 55% of consumers cannot access MSME products reducing MSME sales turnover. As a result, around 44% of MSMEs were forced to lay off or suppress

the number of workers, by laying off or terminating employment. This condition emphasizes that MSMEs are the affected parties, with most of them expecting information support or marketing media (Pacheco et al., 2017).

Following up on the above problems, the Yogyakarta Cooperatives and SMEs Office initiated a program for SMEs in Yogyakarta that was affected by Covid-19 as a partner of the Yogyakarta Cooperatives and SMEs Office. The partner facility provided by the Yogyakarta Cooperatives and SMEs Office is an accessible shipping facility if consumers purchase the product from MSMEs. The program is *SiBakul Jogja*. The system used in this program is a data collection system from cooperatives and SMEs in Yogyakarta. The survey results from *SiBakul Jogja* show that many MSMEs still experience a decline in business marketing. The following graph of the decrease in MSMEs marketing recorded in 2020 can be seen in Figure 5 (Dinas Koperasi dan UKM DIY, 2020).

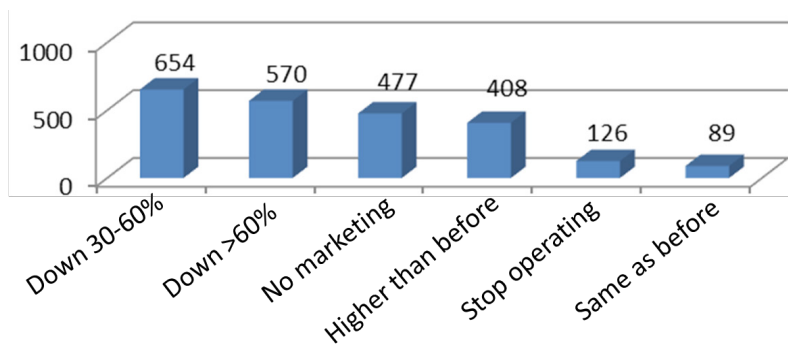


Figure 5. Data On The Decline In Business Marketing In The Special Region Of Yogyakarta

The graph above shows business marketing in Yogyakarta in 2020 there are around 654 MSMEs whose marketing decreased by 31-60% from sales before the pandemic and marketing which fell by more than 60% as many as 570 MSMEs. Around 477 MSMEs during the pandemic

did not market their businesses, but there were 408 MSMEs whose marketing was higher before the pandemic. 126 MSMEs have stopped operating to market their products for a while, and 89 MSMEs whose marketing is the same as before the pandemic. Judging from the results above, more experienced a decline in business marketing and only about 408 MSMEs whose marketing was higher than before the pandemic. The role of *SiBakul Jogja* can be as a marketplace to market products whose transactions are carried out online. Purchasing products online aims to strengthen social distancing policies. *SiBakul Jogja* has two platforms, the first is the web *sibakuljogja.jogjaprov.go.id*, and the second can be downloaded through the play store under the name *JogjaKita*.

### **Forms Of Virtual Philanthropy During The Covid-19 Pandemic**

Industry 4.0 is a new media form of all inherent characteristics and logical consequences of its existence, which has become a channel in virtual philanthropic activities based on Islamic teachings. The e-philanthropy activities carried out by charitable institutions in packaging the initial information related to philanthropic institutions are relatively complete. At the same time, the behavior of media communication transforms analog communication models with a social background to become more temporal and spatial. The relationships formed in the media communication mechanism are connectivity, reactivity, and interactivity (Wagner, Baccarella, & Voigt, 2017). The concept of virtual philanthropy is a philanthropic movement carried out through online channels, which are generally carried out on social media without meeting physically. All information provided is only through the internet. Virtual philanthropy also makes it possible not to know each other in a community.

The existence of virtual philanthropy based on Islamic teachings, especially in Yogyakarta, has aspects of socio-religious movements that can make social media a place to convey messages through various social

media owned. In addition, virtual philanthropy activism based on Islamic principles has received more serious state support by encouraging the presence of regulations that strengthen Islamic philanthropic institutions and management bodies in a professional and formally institutionalized manner, so that the management of these funds is not merely a seasonal agenda, as is often the case on the eve of the holy month of Ramadan.

The presence of the social media-based philanthropic community above also strengthens the role of community independence in organizing themselves in a much more varied movement (Xu & Saxton, 2018). This community is independently and creatively able to hold certain campaigns on social media regarding the importance of charitable awareness activities, even now Islamic philanthropic bodies and institutions are moving creatively, both by raising funds from the public who do not only rely on conventional patterns by waiting for donors to arrive but are carried out with taking advantage of other socialization by picking up the ball such as Instagram, website, WhatsApp, TikTok, Facebook and social media, as has been done by the virtual philanthropic community based on Islamic guidelines in social media. In addition, the usage or distribution of funds is disclosed more publicly over the internet and social media, making it more straightforward for donors to donate and for the underprivileged to access the many activities carried out by Islamic-based virtual charitable organizations, institutions and communities.

Socializing virtual philanthropy based on Islamic teachings is not only done for worship but can also contribute to improving the welfare of the Islamic community. Knowledge of virtual philanthropy based on Islamic teachings can be obtained through various media. Three communication media have taken place so far. First, interpersonal media, this media is often called one-to-one, is commonly used to communicate with each other or exchange information with other people (Guzman & Lewis, 2019). The second medium of communication is mass media. This



communication media is generally called one-to-many, which is used to disseminate information from one person to many people. Most people mistake this mass media as another product of technology. Still, most people do not know how long this mass media has existed, and this mass media does not always depend on technology. The third communication medium is new media or many to many. This media is used to communicate information from many people by using technology and as a refinement of the two previous communication media. The emergence of various new media can allow audiences to utilize the medium and build a positive perspective on the virtual philanthropic movement based on Islamic teachings (Kailani & Slama, 2020). Digital communication technology can give rise to new internet-based media. The new media that is quite popular today with the public is social networking.

The development of social networks to socialize virtual philanthropy based on Islamic teachings is not only done directly but has been using online. Undoubtedly, as part of new media, the internet brings fundamental changes in socializing virtual philanthropy based on Islamic teachings. Religiosity utilizing modern information technology media can open new ideas and creativity to quickly organize and plan a social movement (Bennett & McWhorter, 2019). The increasing number of social media currently available, including social media from virtual philanthropy based on Islamic teachings that institutions and individuals manage. Some social media used for alternative philanthropic activities are Twitter, Facebook, YouTube, and Instagram. The role of social media is huge in influencing netizens to carry out social movements. Just bringing up some headlines or articles on Facebook, some tweets on Twitter, uploading photos on Instagram, or videos on YouTube can indirectly affect other people when reading or viewing uploaded pictures or videos (Mourão & Kilgo, 2021).

The explanation of the results above provides a new picture that marketing gaps and new opportunities can be sought with the conditions

and limitations because of Covid-19 in the economy, especially in the micro, small, and medium business unit sector. The field of philanthropy, which is a new area for empowerment, is supported using (virtual) social media as the primary media during a pandemic which has proven to be practical and effective in targeting opportunities and marketing MSMEs products by the target of empowering the national creative economy. This is in line with research findings by Erlangga (2021) which state that social media such as Instagram, Facebook, and others have a major effect on product introduction and marketing.

## **CONCLUSION AND SUGGESTION**

### **Conclusion**

Based on the analysis and discussion results, it can be concluded that virtual philanthropy has provided evidence of the role of the creative economy as the spearhead of marketing for community business units. In addition, the digital-based creative economy concept discussed is also able to provide an example of economic empowerment by the proliferation of micro, small and medium enterprises during the Covid-19 pandemic. In this instance, several Islamic-based virtual philanthropic communities on social media have recently become a new phenomenon that has garnered the attention of all parties. This is because Islamic-based virtual philanthropic communities on social media have been quite successful in attracting donors and disseminating information via social media packages, which are more flexible and innovative. Of the many Islamic-based virtual philanthropic communities, there has not been a community initiated by students, either in the form of student activities or movements, and which involve students. Based on the phenomenon, the success of various Islamic-based virtual philanthropic campaigns on social media aims to encourage public awareness in Indonesia. Thus, this movement must also be able to inspire and be implemented in other places, although with different patterns and adapted to millennials.

## Suggestion

This research still has some weaknesses, especially regarding data sources, data collection techniques, and findings that are not optimal. Limitations in this article can be a starting point for further research development. It is hoped that the results of a more comprehensive paper will strengthen the findings of another research with a similar theme. In addition, the results of this paper are expected to be a trigger regarding the importance of using social media as a medium of renewal to encourage public awareness of the charity. Social media allows a person or group to interact with many people in cyberspace. Social media, in this case, complete with its content, will enable users to exchange information, such as text, links, videos and images, so that the form of information conveyed via social media can be understood quickly and easily by the public. Therefore, increasing literacy and using social media by Islamic-based virtual philanthropic institutions and communities can further encourage the growth and development of micro, small and medium enterprises through the creative economy and the development of a reading society.

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