

Exploring the Utilisation of Social Media Channels for Indonesian Islamic Economic Development

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Abstract

The global expansion of Islamic economics has been steadily growing. Several factors contribute to this phenomenon, with social media being a significant driver in promoting literacy. The Islamic Economics Society Association, often known as MES, has successfully expanded its network throughout Indonesia and internationally to promote Islamic economics and finance. This study seeks to investigate the capacity of social media used by MES to disseminate Islamic financial knowledge. This study will utilize qualitative analysis using a literature-based approach. The data will be collected by conducting a thorough examination of the potential and influence of social media. Analysing the Miles and Huberman qualitative analysis model focusing on data reduction, display, and conclusion will accomplish this. The study revealed that the use of social media can augment the literacy and inclusivity of society regarding Islamic economic and financial knowledge, leading to a transition towards a halal lifestyle and an enhancement of the human development index

Keywords: Development of Islamic Economics, Literation, MES, and Social Media.

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1. INTRODUCTION

The development of Islamic economics and finance has been increasing rapidly worldwide, including in Indonesia. The implementation of Islamic economics and finance aligns with the principles of Maqashid Sharia. Islamic finance is linked to the Indonesian economy. (Kailani & Slama, 2020) revealed that sukuk, Islamic banks, and Islamic mutual funds can influence the GDP of Indonesia in the short and long run.

In 2023, the Indonesian Financial Authority (OJK) reported that the economic and Sharia finance sectors, which encompass Sharia banking, the Sharia capital market, and the Sharia Non-Bank Financial Industry (NBFI), have demonstrated resilience in adapting to the pandemic, resulting in a favorable outlook. In 2022, the assets of the Sharia financial industry reached IDR 2,375.84 trillion, an increase of 15.87% compared to the previous year's IDR 2,050.44

trillion, representing a year-on-year growth of 13.82% in 2021. The Sharia Capital Market holds the largest share of Sharia financial assets, accounting for 60.08% of the total. It has experienced a growth rate of 15.51% year-on-year, surpassing the 2021 rate of 14.83% year-on-year. Sharia banking has seen a growth in market share, reaching 33.77% of the Sharia finance market. This is an acceleration of 15.63% compared to the previous year's 13.94% (Usman et al., 2023).

Indonesia's Sharia-based financial system and economy have gained international recognition as one of the top performers, proven by Indonesia ranking third in the global Islamic economy indicator (SGIER, 2023). The government of Indonesia has taken many approaches to lead the sector, including establishing the large Islamic economics and finance organization, namely the Islamic Economic Society Association or Masyarakat Ekonomi Syariah (MES) (Khusaini et al.,

2022). MES is a non-profit organization dedicated to promoting and establishing the Sharia economy as a just economic system rooted in Sharia principles. MES is designed to serve as a recognized and exemplary forum for promoting the advancement and implementation of the economic system and Sharia business ethics in Indonesia. It operates independently, without any affiliation to the government or political organizations (Mukhtara et al., 2020). MES was founded on March 26, 2001, which coincided with 1 Muharram 1422 H. The declaration of MES took place the next day in Jakarta. Up to this point, MES has functioned as a comprehensive platform that brings together all existing resources and fosters collaboration among stakeholders to promote and advance Islamic economics (Yahya, 2021).

Aladenika & Moshood, (2023) displayed that this fact prompts scholars and economic practitioners to recognize the necessity of a suitable economy. There is a discussion among scholars and economic experts over the necessity of establishing an economy in Indonesia that aligns with Islamic principles and is managed by MES. Balalaa et al., (2021) investigated the role of MES in increasing Sharia insurance literacy in Indonesia. The result showed that MES has initiated multiple programs aimed at enhancing the level of understanding and knowledge regarding Sharia Insurance in Indonesia. Examples of these are Sharia Insurance Roadshows, Webinars, E-Learning, and Educational Videos (Nursyamsu & Ningsih, 2022). Approximately 85% of MES activities are conducted through online platforms. Enhancing Sharia Insurance literacy necessitates collaborative support from multiple stakeholders, including the government, associations, and the Sharia Insurance business. If all stakeholders collaborate and achieve synergy, it is reasonable to anticipate a rise in Sharia Insurance literacy as intended.

Shumi, (2022) delved into the potential and challenges of the Islamic Economic Society (MES) in the development of Sharia banking in the Central Kalimantan Province. It also aims to enhance the role of MES through capacity development in Sharia banking. The findings demonstrated that the optimization of the Islamic Economic Society (MES) in Central Kalimantan Province can be achieved by focusing on capacity building in the development of Sharia banking. This can be observed through four primary dimensions such as human resource

development, strengthening the organizational system, institutional reform, and development of MES's strategy (Nurjanah & Nur, 2022).

Many sectors still need further development to reach the goal of the Indonesian government to make Indonesia the hub of the Islamic economic system, such as Islamic banks, takaful, the capital market, and non-banking Islamic financial (Kailani & Slama, 2020). Moreover, according to the Worldometer report in 2024, Indonesia ranks fourth in population worldwide after India, China, and the United States. Additionally, the World Population Review in 2021 stated that Indonesia has become the largest populous Muslim country. Chowdhury, (2020) revealed that Indonesia has a total national population of 278.7 million people, out of which 185 million, or 66.5% of the population, are internet users. In Indonesia, the number of internet users saw a growth of approximately 1.5 million individuals earlier this year, representing a 0.8% rise compared to January 2023 (year-on-year/yoy). In addition, WhatsApp has the highest user base, with about 90.9% of users. It is followed by Instagram, with roughly 85.3% of users, and Facebook, with approximately 81.6% of users. Therefore, Indonesia could expand its Islamic economy by fully utilizing the potential of social media."

This paper aims to investigate the use of social media by the headquarters of the Islamic Economic Society Association to promote and expand Islamic financial literacy in Indonesia, as well as the role of the MES representative in overseas markets. This research is motivated by the lack of studies that have examined the contribution of MES in the development of the Islamic financial sector both in Indonesia and overseas.

2. RESEARCH METHOD

This research study employs literature qualitative approach. The main data source will be gathered from the Instagram accounts of MES headquarters, specifically "*mes.indonesia*", as well as the active representative accounts "*mes.turki*", "*ekonomisyariah.uk*", "*ekonomisyariah.australia*", "*mes.pakistan*", and "*mes_malaysia*" located overseas.

Figure 1: MES Headquarters



Figure 2: MES Representative Overseas

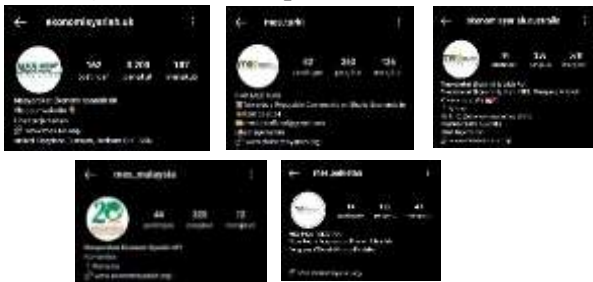
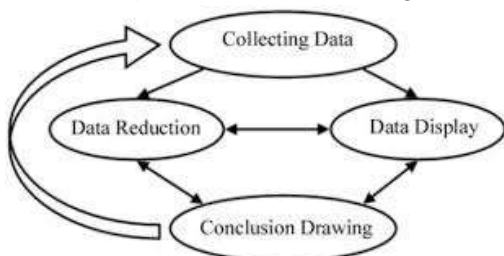


Figure 3: Data Processing



The figure 3 can be seen as the data processing. The data is gathered by content observation and examined using Miles and Huberman's interactive qualitative analysis paradigm, which includes techniques such as data reduction, display, and drawing conclusions (Miles & Huberman, 2014).

3. RESULT AND DISCUSSION

3.1. Islamic Economic Society Association Scope

The development of Islamic economic and finance in Indonesia cannot be separated from the blending between government, stakeholders, private institutions, and society. MES consistently collaborates and coordinates with various sectors of society, including the government, Bank Indonesia, the Financial Services Authority, scholars, academics, and professionals in the field of Islamic economics and finance. The purpose of this is to ensure that the initiatives and endeavors undertaken by MES have a significant amplifying impact, resulting in tangible benefits for the community. MES administrators encompass individuals from diverse backgrounds, including government officials, industry representatives, entrepreneurs, and scholars. MES now has a presence in 30 regions, 123 municipalities, and 23 nations. MES has a semi-autonomous body. The following are the eight lists and descriptions of its semi-autonomous body as well as the network of MES.

Figure 4: MES Network Overseas



Figure 5: MES Network in Indonesia



Figure 6: MES Semi-autonomous Body



Figures 4 and 5 demonstrate that the MES has extended its representative overseas and most of the area in Indonesia. Figure 6 depicts that these lists of semi-autonomous bodies align with the work program offered by MES and implemented by its entire

networks. Essentially, MES consists of four fundamental works programmed, particularly empowerment, literacy and socialization, education and research, and review and discussion.

Table 1: Work Programmed

Work Programmed	Sub-Programmed	Description
Empowerment	Business Matching	Facilitating a B2B halal product trade matchmaking programmed, connecting domestic potential sellers with potential buyers from abroad.
	Halal Export	
	Training for Halal Export	Training for Islamic companies seeking worldwide trade.
	Indonesia	MES and Bank Indonesia coordinated halal product promotions.
	International Halal Fair	
	Halal Product Certification Assistance	The MES Halal Production Process Assistance Institute and the Halal Product Guarantee Agency offer enterprises halal product certification instruction and socialization.
	Sharia Entrepreneurship Academy	The programme promotes small company growth by developing resilient, productive, and competitive young entrepreneurs.
	Halal Culinary Area	MES-led community-based halal culinary MSME empowerment programme and local wisdom with local stakeholders.
Literacy and Socialization	Pertashop-based Empowerment	MES, Pertamina, and Bank Syariah Indonesia build and operate Pertashops in Islamic boarding schools to strengthen community economic empowerment.
	Sharia Hospital Development	A healthcare-based empowerment programme organized by MES and the All Indonesia Islamic Health Efforts Council. The programme provides sharia-compliant health services to the community.
	Smart Syariah	MES and Smart FM host radio talk shows on sharia economic and financial education.

Work Programmed	Sub-Programmed	Description
	Workshop Financial Literacy for Women	MES and Prudential Syariah host a financial planning and Islamic financial product education programme.
	Roadshow Islamic Capital Market	MES collaborates with the Indonesia Stock Exchange, Financial Services Authority, and securities firms. The programme promotes Islamic capital market investor literacy, inclusion, and activity across geographies. Islamic Capital Market School, Workshop, and Investor Gathering comprise the programme.
	Sharia InvesTalk Webinar Series	MES works with the IDX and securities firms. The programme is online
	Roadshow and Online Talk show Islamic Insurance	MES works with Islamic insurance firms to promote literacy.
	Roadshow Islamic Multifinance	MES collaborates with Islamic multi-finance firms. This programme promotes public awareness about sharia multipurpose financial products and contracts.
	Roadshow Islamic Underwriting	MES works with Jamkrindo Syariah. This programme promotes public literacy and sharia-guaranteed products and contracts.
	Ramadhan Inspiration	Short videos with lectures from professionals in Islamic economics and finance.
	Podcast Islamic Economics (MESSAGE)	This audio series offers Islamic economic and financial education with public personalities, practitioners, and professionals in relevant subjects.
Education and Research	Community Vocational Training Center	MES works with Manpower Ministry. The programme promotes Indonesia's top human resources' rapid capacity building.
	Islamic Finance Professional Certification	The Sharia Finance Professional Certification Institute certifies Islamic finance professionals.
	Islamic Economics Scholarship	MES Foundation instructional and research financing for undergraduate, postgraduate, and PhD Islamic economics and finance students.
	E-learning Islamic Economics	MES-organized service-based education and online learning management system for Islamic economics and financial science.
	Call for Papers	MES Research Center's research competition with key partners.
Review and Discussion	Islamic Financial Summit	MES works with media, regulators, and Islamic finance. This programme promotes productive thoughts.
	<i>Muhadatsah</i> Expert Council	Monthly MES Board of Experts debate on Islamic economics and finance development concerns.
	<i>Ijtima</i> Expert Council	Annual MES Board of Experts debate forum on current and strategic Islamic economics and financial topics.
	Indonesia Islamic Economic Forum	The MES world annual programme includes worldwide seminars/conferences on strategic Islamic economics and financial topics.
	International Islamic Economic Topical Conference and Talk	An international discussion forum/webinar organized by the global Islamic economic community to promote Islamic economic development.

Work Programmed	Sub-Programmed	Description
	Reciting the Quran while waiting for Maghrib	Sharia economic and financial education via online Fiqh studies.
	Hangout Coffee Discussion	A fun, relaxed talk on Islamic economics and money. MES organizes this café programme to raise community awareness and literacy on Islamic economics and finance concerns, especially among youth.
	Talk show Research Expose	Educational and socialization programme on productive waqf organized by MES, the Indonesian Waqf Board, and the Islamic Economics Association.

The table shown above describes that MES has synergy and sincere commitment jointly with other parties to strive to become a leading organization in the development of the Islamic economy and Sharia finance through strategic objectives of the organization that are realized in the form of effective and sustainable work programs. All the work programs conducted by both MES Headquarters and MES representatives focus on social media as the promoting tool to obtain more engagement from society.

3.2. Social Media of MES

All the programs offered by MES are linked to its social media. On social media platforms, the content

is carefully chosen, reviewed, and improved through ongoing interactions involving the media, the community, and individual users (Madu et al., 2021). The individual cultivates and oversees connections and associations on social media, so exerting control over both the substance and the origins and pathways of the transmission and reception of communications. Dewi & Oktafia, (2024) revealed that mass media often includes common content as a prominent characteristic. The following is the number of MES social media accounts to literate and expand the Islamic economic and finance.

Table 2: MES Social Media

Social Media	Follower	Reach	Description
Instagram	18.500	723.444	<ul style="list-style-type: none"> • 49.500 visitor • 48.020 interaction from likes, comment, and share
Facebook	11.800	82.700	<ul style="list-style-type: none"> • 3.717 interaction
YouTube	5.486	376,4 viewing hours	<ul style="list-style-type: none"> • 8.371 viewed • 142 videos
TikTok	220	18.027 views	<ul style="list-style-type: none"> • 141 videos
Twitter	15.448	3.192 visitor account	-
Website	79.312*	27.046 click	<ul style="list-style-type: none"> • 119 news • 8 articles • 12.458 new users in the event • 3 minutes and 18 second duration session

*User visitor

According to Table 2, Instagram has the highest level of engagement from netizens. The popularity of this social media platform aligns with the number of internet users who prefer to utilise it for interaction, particularly those of a younger age. On social media, the content that people access, analyze, and assess varies from person to person. Therefore, a strong foundation for social media literacy should be based on understanding oneself and how one's activities and surroundings are interconnected. This involves being

conscious of one's motivations, decisions, connections, and the subsequent social environments they create and control. Thus, the netizens will tend to follow the social media that matches them.

The content generated by MES should meet the expectations of its followers while also providing informative insights on Islamic economics and finance. The figure provided illustrates the content uploaded on the Instagram account of MES.

Figure 5: Feeds



Figure 6: Reels



Figure 7: Tags

Figure 5 illustrates the various forms of literacy in the field of Islamic finance, including copywriting, webinar events, seminars, workshops, and the newest news. Figure 6 depicts the dissemination of information using the medium of concise video. Figure 7 includes the tags from MES regions, municipalities, and foreign representative to update their information and events. These features will allow internet users to access and consume content at any time and location, as well as stay informed about material from other media and choose to engage based on their location and personal preferences. In addition, overseas representatives of MES in the UK, Turkey, Australia, Pakistan, and Malaysia are actively disseminating Islamic economic information using various platforms such as webinars, seminars, Instagram Live, reels, and written content.

3.3. Discussion

Currently, Instagram is the most frequently used and popular social media platform, particularly among the younger generation. Survey results that show a higher percentage of young people are active Instagram users support this. When examining the statistics shown in figures 5 to 7, it is evident that the MES headquarters distributes information to all sectors of the Islamic economy, specifically about waqf literacy, zakat, multifinance, capital markets, insurance, and financial planning. The MES headquarters successfully implemented 173 programmes on Islamic financial literacy and inclusion in 2023. These programmes reached a total of 44,138 beneficiaries. Additionally, the MESSAGE

podcast programme produced 42 videos, which were viewed by a total of 15,153 viewers. Furthermore, there were 38 episodes of radio talk shows, which attracted 2,866 listeners. Below is the cluster classification for each sector.

Table 3: MES Headquarters Event 2023

Event	Participant	Frequency (series)
Islamic Capital Market	2.518	32
Islamic Insurance	7.441	10
Islamic Multifinance	1.095	9
Islamic Financial Planning	6.474	10
Halal Industry	4.181	25
Other Scope	1.751	12

According to the table provided, it is evident that MES excels in promoting literacy and inclusiveness, which in turn helps the people of Indonesia by enhancing the Islamic economy. The event on Islamic

insurance and Islamic financial planning appears to be highly appealing to society. Despite having just 10 sessions, the event has attracted a remarkably large number of participants. In addition, the MES headquarters has effectively carried out training in five different areas and provided mentoring in three areas, specifically focused on sharia mediation, and supporting halal micro, small, and medium enterprises. These efforts have benefited a total of 2,659 individuals. Indeed, the actions conducted by MES align with the efforts of 5 designated regional administrators overseas, 17 provinces, and 48 city/district representatives. The representatives of the MES who are stationed overseas and contribute to enhancing sharia financial literacy and inclusion are not solely focused on the Indonesian population, but also on the diaspora of Indonesian individuals living abroad. The subsequent assemblage of endeavors executed by MES overseas, with the most dynamic activities being as follows.

Table 4: MES Overseas Events

MES Overseas	Followers	Posts	Events	Participants	Description
MES United Kingdom	3.199	162	<ul style="list-style-type: none">• Call for Paper for British Islamic Economic Society• International Webinar on Islamic Economic, Finance, and Politic• Fiqh Talk• Sukuk Talk• Islamic Banks Talk• Waqf, Research and Public Policy	Reels video 8.398 viewers	www.mes-uk.org/
MES Türkiye	363	82	<ul style="list-style-type: none">• Islamic Financial Planning• Islamic Capital Market• International Seminars on Islamic Finance and Islamic Banking• Outlook of Islamic Economy• Issuance of Waqf Book• Waqf Literation• Islamic Business	Reels video 775 viewers	Autonomous: Digital Investment Gallery of MES Türkiye
MES Australia	358	44	<ul style="list-style-type: none">• Seminar on Islamic Finance and Islamic Economic• Workshop on Sharia Cooperative• Zakat Talk• Development of Halal Certification Institution• Fiqh Talk	Reels video 245 viewers	www.mes-australia.org/
MES Malaysia	320	44	<ul style="list-style-type: none">• AAOIFI Sharia Standard Webinar• Takaful Webinar• Fiqh Talk	-	-
MES Pakistan	132	14	<ul style="list-style-type: none">• Islamic Capital Market• Sharia Invest Talk	-	-

The table above displays the correlation between the number of participants and the number of views on the shared video reels. Upon closer examination, the five representatives of the MES overseas engage in extensive discussions regarding fiqh and Islamic finance markets. This demonstrates that the Indonesian diaspora's involvement in MES overseas also has a role in enhancing comprehension of Islamic financial literacy and inclusiveness. The dissemination of content and information by MES will promote literacy across society, leading to a more profound comprehension of Islamic economics and subsequently influencing individuals to adopt a halal lifestyle. Consistent with the findings of Mukhtara et al., (2020) that was observed that religious awareness and content quality have a direct and significant influence on consumer buying behavior in the halal market.

When the community is highly knowledgeable about Islamic economics, it will undoubtedly have a good impact on them. The community will acquire a thorough understanding (Ozuem et al., 2021), since social media might be valuable for knowledge sharing due to their inherent characteristic of being "leaky pipes" for communication. This implies that individuals who are not directly involved in the conversation can observe the direction and content of a particular message. Thereby, indirectly applying the principles of sharia, particularly *maqashid sharia*, results in increased prosperity and a higher standard of living. The result found within this research aligns with the finding from (Citraningrum & Khusaini, 2023), which discovered that the variables *Hifzu al-din*, *Hifzu al-aql*, and *Hifzu al-mal* have a substantial influence on the Index of Human Development, whereas the variables *Hifzu al-nafs* and *Hifzu al-nas* do not have a major impact on the Index of Human Development. This demonstrates that when individuals can preserve their cognitive faculties, it can significantly influence human progress and advancement.

4. CONCLUSION

Indonesia has become one of the most populous Muslim countries in the world. The government aims to make Indonesia the hub of Islamic economics globally. To achieve this objective, the government focuses on developing Islamic economic organisations to enhance the literacy and inclusion of Islamic economics and finance. Although MES is not

officially associated with the government, many of its management organisations have ties to the government, politics, academia, and business. The presence of MES contributes to the advancement of Islamic economics and finance by utilising social media platforms managed by the headquarters and overseas members of MES. This facilitates the dissemination of knowledge about Islamic economics to the population, hence enhancing their comprehension. Additionally, the work program put in place by MES offers many advantages to society, such as the chance to gain knowledge of the Islamic financial sector and guidance and certification for small businesses to ensure adherence to halal standards.

The extensive use of various social media platforms, such as Instagram, YouTube, Facebook, TikTok, Twitter, and websites, generates significant involvement from society. This indicates a high level of interest among individuals in gaining more knowledge about Islamic economics and finance. Therefore, it has the potential to influence individuals to adopt a halal lifestyle and impact the human development index due to the enhanced comprehension of knowledge, which in turn contributes significantly to the Maqashid Sharia.

The authors of this research recommend that the government provide full assistance to organisations that contribute to the growth of Islamic economics and finance, based on the findings of this study. Given that this study only includes the MES headquarters and the five most active overseas representatives, future researchers can include all the MES networks in Indonesia and overseas to explore a more significant contribution to the field

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