

## MICROSTOCK PLATFORM ANALYSIS: OPPORTUNITIES TO ENHANCE THE CREATIVE ECONOMY FROM AN ISLAMIC ECONOMICS PERSPECTIVE

Johan Afandi

IAIN KUDUS

johanafandy@iainkudus.ac.id

**Abstrak:** Ekonomi kreatif diakui sebagai sektor penting dalam ekonomi global. Pandemi Covid-19 berdampak pada ekonomi kreatif dan menimbulkan tantangan dalam pengembangan penjualan online dan literasi digital. Platform Microstock menawarkan peluang untuk meningkatkan ekonomi kreatif dari perspektif ekonomi Islam yang mengutamakan keadilan, kesejahteraan, dan keseimbangan dalam bisnis. Sistem ekonomi Islam dinilai bersahabat dengan situasi pandemi karena mengutamakan kesejahteraan sesama manusia. Penelitian ini merupakan penelitian kualitatif dengan menggunakan pendekatan penelitian lapangan. Subyek penelitian adalah kontributor microstock, pakar ekonomi Islam, dan pihak terkait lainnya. Teknik pengumpulan data meliputi observasi, wawancara, dan dokumentasi. Hasil dari penelitian ini adalah: (1) Implementasi transaksi pada platform microstock memberikan peluang peningkatan ekonomi kreatif, seperti memberikan penghasilan tambahan dari karya yang dijual melalui platform microstock, menawarkan peluang bisnis dengan kemudahan akses dan visibilitas kepada calon pelanggan mendunia, menyediakan pasar yang luas bagi pelaku ekonomi kreatif, memungkinkan peningkatan keterampilan di bidang karya kreatif, dan menjual karya yang belum terjual secara digital. (2) Pandangan ekonomi Islam terhadap transaksi pada platform microstock adalah bahwa semua jenis transaksi jual beli adalah halal, selama tidak melanggar aturan dan ketentuan Islam dan merupakan tujuan utama untuk memperoleh kesejahteraan bagi seluruh umat Islam.

**Kata kunci:** Microstock; Kontributor; Ekonomi Islam

**Abstract:** Creative economy is recognized as an important sector in the global economy. The Covid-19 pandemic has had an impact on the creative economy and has created challenges in the development of online sales and digital literacy. Microstock platforms offer opportunities to enhance the creative economy from a perspective of Islamic economics that prioritizes justice, well-being, and balance in business. The Islamic economic system is considered friendly to the pandemic situation because it prioritizes the welfare of fellow human beings. This research is a qualitative study using a field research approach. The subjects of the research are microstock contributors, Islamic economics experts, and other related parties. Data collection techniques include observation, interviews, and documentation. The results of this research are: (1) The implementation of transactions on the microstock platform provides opportunities for improving the creative economy, such as providing additional income from works sold through the microstock platform, offering business opportunities with easy access and visibility to potential customers worldwide, providing a wide market for creative economy actors, enabling skill improvement in the field of creative work, and selling unsold works digitally. (2) The Islamic economic view of transactions on the microstock platform is that all types of buying and selling transactions are halal, as long as they do not violate Islamic rules and regulations and are the main goal of obtaining welfare for the entire Muslim community.

**Keywords:** Microstock; Contributor; Islamic Economics

## Introduction

The creative economy has been recognized as one of the leading sectors in the global economic momentum in recent years. The creative economy is closely related to technological development and changing consumption patterns. The post-pandemic economic recovery has attracted the attention of governments and policymakers to accelerate the recovery of the creative economy sector. This is being done through various flagship programs, such as the digital market, which is expected to enhance competitiveness and increase employment opportunities in the creative economy sector.<sup>1</sup>

New era and increasing technology have influenced the use of logo design, vector images, illustrations, and photography, which are now not only used as product company identities but also as profiles and emoticons in social media. The sales are no longer limited by distance and information, potential buyers are even spread out to other countries, thus able to generate much higher income. Freelancers, a term for creative economy players who work in the field of graphic design and photography without a contract, used to only sell their designs offline. Nowadays, they are trying to attract online users to buy their work.<sup>2</sup>

Pandemic has had a significant impact on various aspects of human life, including the economy, UMKM players, and creative economy workers.<sup>3</sup> Due to the Large-Scale Social Restrictions (PSBB) policy and Regulation No. 1 of 2020 on state financial policies and financial stability, the pandemic has also caused changes in sales patterns in the global creative industry, from offline to online, it has posed significant challenges for the creative economy sector in developing countries, some creative economy players may lack understanding of online methods, which can affect the sustainability of the creative economy. An increase in digital literacy and innovation is needed to overcome these challenges.<sup>4</sup> Research conducted previously by Charlie Wall-Andrews Dkk (2021) previous research has suggested that the government can support the success of the cultural and creative sector (CCS) in Canada and

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<sup>1</sup> Ludi Wishnu et al., "Do digital literacy and business sustainability matter for creative economy? The role of entrepreneurial attitude," *Heliyon* 9, no. 1 (2023): e12763, <https://doi.org/10.1016/j.heliyon.2022.e12763>.

<sup>2</sup> Johan Dkk, *Jurus Jitu Pendidik pada Pelaksanaan Daring*, ed. oleh Dr. Adi Wijayanto, *Angewandte Chemie International Edition*, 6(11), 951–952. (tulungagung: Akademia Pustaka, 2021), <https://files.osf.io/v1/resources/f5t2c/providers/osfstorage/60d58a5007e96e00e318b0f4?format=pdf&action=download&direct&version=1>.

<sup>3</sup> Dyah Ochtorina Susanti, "Model Pengembangan Ekonomi Kreatif Bagi Usaha Mikro Kecil dan Menengah di Tengah Ancaman Resesi Ekonomi Berdasarkan Syirkah Mudharabah," *Batulis Civil Law Review* 3, no. 1 (2022): 60, <https://doi.org/10.47268/ballrev.v3i1.719>.

<sup>4</sup> Dkk Afandi, Johan, "Pengaruh Kebijakan Pandemi Covid-19 Terhadap Pendapatan Pedagang Pasar Kalinyamat Jepara Menurut Perspektif Ekonomi Syariah," *Jurnal Ekonomika dan Bisnis* 9, no. 2 (2022): 97–107, <https://journal.feb-uniss.ac.id/home/article/view/124>.

avoid the risk of a cultural ecosystem collapse. In addition, the main findings can help other industries and markets in exploring ways to support the cultural and creative sector, which is a vital component of domestic activities and tourism.<sup>5</sup>

Islam has an economic system that differs from current systems and is considered pandemic-friendly because it prioritizes the welfare of fellow human beings.<sup>6</sup> Islam has its roots in Sharia law, which forms a different worldview and goals compared to current secular systems. The desired goals of Islam are not materialistic, but rather based on Islamic concepts of human happiness, socio-economic justice, and spiritual fulfillment. In the study conducted by Saeed Hameed Aldulaimi (2016), there are elements of work ethics explained in Islamic Work Ethic (IWE) which originated from religious and spiritual values that have been described in the Quran and the Sunnah of Prophet Muhammad. The principles of IWE focus on the relationship between humans and their Creator, and provide guidance for organizations to improve their administrative practices sustainably. It is important to implement IWE in organizational practices in every country to create a healthy and harmonious work culture. Although there is some skepticism about Muslim workers' acceptance of this concept, the ethical model proposed in this paper can help Muslim workers to recognize and apply the values necessary in their work atmosphere.<sup>7</sup> In a previous study conducted by Umi Rohmah (2017), the role of the creative economy in increasing the income of bamboo weavers in the village of Tulungagung was examined, and the role of the creative economy in the income of artisans from the perspective of Islamic economics was investigated,<sup>8</sup> Meanwhile, the context of this research still revolves around the creative economy, especially for creators on the microstock platform, and will be discussed from the perspective of Maqashidu Shariah to explore how the platform fulfills these principles.

Based on the explanation from the background above, the researcher wants to further explore the potential of this microstock platform in providing opportunities for creative economy development for its contributors, especially during the COVID-19 pandemic. From

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<sup>5</sup> Charlie Wall-Andrews, Emma Walker, dan Wendy Cukier, "Support Mechanisms for Canada's Cultural and Creative Sectors during COVID-19," *Journal of Risk and Financial Management* 14, no. 12 (2021): 595, <https://doi.org/10.3390/jrfm14120595>.

<sup>6</sup> Hidayat, M. S., Rohmah, R. R., Asiyah, B. N., Isnawati, S. I., Ramadhani, N. L., & Bangsa, J. R. Implementasi Sistem Ekonomi Islam Dalam Mengentaskan Kemiskinan di Jawa Timur. *Jurnal Dinamika ekonomi dan Bisnis*, 20, no.1, 2023, 1-10.

<sup>7</sup> Saeed Hameed Aldulaimi, "Fundamental Islamic perspective of work ethics," *Journal of Islamic Accounting and Business Research* 7, no. 1 (1 Januari 2016): 59–76, <https://doi.org/10.1108/JIABR-02-2014-0006>.

<sup>8</sup> Umi Rohmah, "Analisis Peran Ekonomi Kreatif dalam Peningkatan Pendapatan Pengrajin Ditinjau dari Perspektif Ekonomi Islam (Studi Pada Industri Anyamna Bambu Desa Tulungagung Kecamatan Gadingrejo Kabupaten Pringsewu)," 2017, 106.

the perspective of Islamic economics, the study aims to investigate whether the transactions within the platform are permissible according to Islamic law and what are the things that should not be done when becoming a contributor on microstock platforms.

## Literatur Review

Microstock is a platform used by the creative industry to sell works such as images and photos with a royalty system. The works can provide multiple profits depending on the number of downloads by microstock users, and the works can be recognized and downloaded by many people over time.<sup>9</sup> Microstock is different from regular online stores because it uses a royalty system in its mechanism, which means that creators will get paid based on the total number of works downloaded by visitors. The current commercial photography system is based on a documentary-style approach, which is not the most suitable approach in the field of journalism.<sup>10</sup> The royalty-free distribution is shared for the buyer/downloader and can be used for the work multiple times across various media without violating licensing rules. However, reselling and copyright ownership are not allowed as they remain the property of the artist/contributor to the microstock platform, not the agency. Popular microstock platforms include Shutterstock, Adobe Stock, Fotolia, Freepik, Istock by Getty Images, Dreamstime, Eyeem, Bigstock, Pond5, 13RF, DepositPhotos, and other platforms.<sup>11</sup>

Creative economy is an economic sector that prioritizes ideas and creativity as its main production factor, relying on human resources as its main resource. Creative economy is a new economic concept that intensifies information and creativity, the economic civilization now has entered the conceptual era where creators and empathizers are needed.<sup>12</sup> The creation of a creative economy roadmap involves both the government and the private sector with the aim of driving the creative economy towards development. Characteristics of the creative economy include intellectual creativity, innovation, competitiveness, and diversity.<sup>13</sup>

The study conducted by Yulia revealed that Islamic economics considers the buying and selling of images, photos, and videos as permissible, provided that it is conducted within the context of trade that adheres to the principles of Shariah, such as not violating ownership rights

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<sup>9</sup> Dkk, *Jurus Jitu Pendidik pada Pelaksanaan Daring*.

<sup>10</sup> Ayşe Göker et al., "Expeditions through image jungles: The commercial use of image libraries in an online environment," *Journal of Documentation* 72, no. 1 (2016): 5–23, <https://doi.org/10.1108/JD-01-2014-0019>.

<sup>11</sup> Sangdes, "sepuluh-microstock-website-terbaik," <https://www.sangdes.com/>, 2016, <https://www.sangdes.com/2016/08/sepuluh-microstock-website-terbaik.html>.

<sup>12</sup> Pilar-pilar Ekonomi Kreatif, "Pilar-pilar ekonomi kreatif," no. 1993 (2015).

<sup>13</sup> Angri Puspita Sari et al., *Ekonomi Kreatif*, 2020.

and not conflicting with other Shariah principles. In Fiqh (Islamic jurisprudence), there are several types of buying and selling, including mutlaqah, muqayyadah and musawamah.<sup>14</sup> Deni Putra also stated that online buying and selling based on social media in Islamic economics is also divided based on the way prices are determined, such as buying and selling through amanah and buying and selling with deferred payment, which are allowed.<sup>15</sup>

Maqashid Syariah is a concept proposed by the scholar Asy-Syatibi which states that Shariah aims to realize the well-being of this world and the hereafter. In general, Maqashid Syariah has the aim of the goodness or well-being of humanity. The well-being referred to includes all aspects of human life, including sustenance, basic needs of life, and other needs that humans require.<sup>16</sup>

That's correct! According to Imam al-Shatibi, there are five forms of maqasid al-shariah, also known as the five general principles or kulliyat al-khamsah. These forms are: the maqasid al-shariah to protect religion, the maqasid al-shariah to protect life, the maqasid al-shariah to protect intellect, the maqasid al-shariah to protect property, and the maqasid al-shariah to protect lineage. These principles serve as a framework for Islamic law and guide the actions and decisions of Muslims in various aspects of life.<sup>17</sup> Each of these forms has two divisions, namely in terms of existence or preservation and in terms of prevention.<sup>18</sup>

## Method

This is a field research that studies phenomena in the field environment directly. The purpose of this research is to describe activities in general that can be observed and examined. The research was conducted on Freelancer Microstock and Shariah Economic Experts through direct interviews. The method used is a qualitative approach, which analyzes and interprets texts and interviews to find the meaning of the phenomenon. This method focuses on collecting and analyzing data using focus groups, in-depth interviews, and observation. The aim of this research is to gain an understanding of the analysis of the "microstock" platform as an

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<sup>14</sup> Y Aulia, "Tinjauan Hukum Islam Terhadap Jual Beli Lukisan Digital Gambar Manusia," 2018.

<sup>15</sup> Muhammad Deni Putra, "Jual Beli on-Line Berbasis Media Sosial Dalam Perspektif Ekonomi Islam," *ILTIZAM Journal of Shariah Economic Research* 3, no. 1 (2019): 83, <https://doi.org/10.30631/iltizam.v3i1.288>.

<sup>16</sup> Risvan Hadi, "Analisis Praktek Jual Beli Dropshipping Dalam Perspektif Ekonomi Islam Latar Belakang Masalah," *AT-TAWASSUTH: Jurnal Ekonomi Islam* 4, no. 2 (2019): 231, <https://doi.org/10.30829/ajei.v4i2.5548>.

<sup>17</sup> M. Nur Riyanto Al-Arif, "Penjualan on-line berbasis media sosial dalam perspektif ekonomi Islam," *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan* 13, no. 1 (2013): 33, <https://doi.org/10.18326/ijtihad.v13i1.33-48>.

<sup>18</sup> M.Umer Chapra, *The Future of Economic: An Islamic Perspective* (United Kingdom: The Islamic Foundation, 2000).

opportunity for increasing the creative economy (from the perspective of Islamic economics). The research was conducted in Kalasan Sleman Yogyakarta, Kalinyamatan Jepara, and Kudus as research locations. The research was conducted from May to August 2022. The research subjects are Freelancer Microstock and experts in Islamic economics.

## Result and Discussion

The first Microstock platform site was iStockphoto, founded in 1999. In 2006, Getty Images bought the site for \$50 million. In addition to iStockphoto, there are many other Microstock sites that have emerged, such as freepik, Shutterstock, and others. Microstock is a place for creative industry players to sell their creative works with a royalty system. Microstock companies or agencies can market works that can be downloaded multiple times by visitors. The research subjects in this context are Freelancer Microstock contributors and an expert in Islamic Economics.

In February 2006, a new microstock platform emerged with Getty Images, an internet giant, successfully buying iStockphoto for \$50 million or the equivalent of IDR 500 billion (1 USD = 10,000 IDR at that time). After that, other microstock sites began to emerge, and many similar companies established microstock sites. Some sites even managed to penetrate a wide and highly popular market with high site traffic, such as Freepik, Bigstock, Shutterstock, Picxy, 123RF, Dreamstime, Alamy, Fotolia, Depositphotos, Pond5, 500px, and others.

Transactions in microstock provide opportunities for increasing creative economy because it can be a place for designers and photographers to sell their works in the form of small-sized images and videos without royalty fees and earn income from visits and downloads. The way to sell works in microstock is by registering as a contributor and uploading the works to the available microstock platform. Each uploaded work will earn income based on the number of downloads. This platform is an opportunity to increase the creative economy because it allows creative industry players to increase their income through their hobbies.<sup>19</sup>

For designers and photographers, they can sell their works in the form of images and videos in small sizes and durations without royalty.<sup>20</sup> The users can download the works at a price set by the platform and use them without having to pay royalties each time. Microstock is an opportunity for creative economy development, where contributors can earn extra income

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<sup>19</sup> WSM Project, "pengertian microstock," WSM Project.blogspot, 2019, <https://www.wsmproject.com/2019/01/pengertian-microstock.html>.

<sup>20</sup> Sangdes, "sepuluh-microstock-website-terbaik."

from their hobby in graphic design and photography. They can register to available microstock sites, upload their works, and sell them on the platform. Each site has its own policies, so it is important to choose the right platform that suits the works and get a reasonable price.<sup>21</sup>

Microstock has become a platform that provides a place for designers and photographers to sell their work in the form of images and videos in small sizes and durations without royalties. This provides an opportunity for increasing creative economy for contributors by earning additional income through their hobby of drawing or photography. Contributors can register on the many available microstock sites and, upon approval from the platform, they can start marketing their work by uploading it to the platform dashboard.<sup>22</sup> Every site has different policies, so it's important to choose a platform that is suitable and can pay for the artwork at a fair price.

Islamic economics regards Microstock platform as a place for designers and photographers to sell their work in the form of small-sized images and videos. The sale of digital works that are commonly traded on this platform is part of a permissible shariah buying and selling contract, as long as the goods being traded are not stolen or plagiarized, do not contain prohibited substances, and are useful. The purpose of purchasing digital works is only for commercial logos, features, and other commercial needs. Therefore, this act is far from practices that violate Islamic rules. In the view of Islamic economics, the buying and selling contract of digital works through the Microstock platform is considered shariah-compliant. Furthermore, the maqasid al-shariah, which is the primary objective of obtaining benefits for all Muslims, can be achieved through justice and prosperity. The transactions that occur on the Microstock platform have fulfilled the maqasid al-shariah requirements as long as they do not deviate from the Islamic terms and conditions.

## **Conclusion**

Platform Microstock has provided an opportunity to enhance the creative economy in various ways, such as providing additional income from selling their artwork through the platform with a minimum download rate of 0.10 dollars and no limit, becoming a promising business opportunity with easy accessibility and global visibility for consumers, providing a wide market for creative economy actors, improving skills through strict selection and market

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<sup>21</sup> Ahmad Dahlan, "Apa Itu Pengertian Microstok Dan Cara Menghasilkan Uang Melalui Situs Microstok," google, 2021, <https://matamu.net/apa-itu-pengertian-microstok-dan-cara-menghasilkan-uang-melalui-situs-microstok/>.

<sup>22</sup> JACK TERSAKITI, "belajar microstock dan cara menghasilkan uang dari microstock.," Revenge Studio - Graphic Design, 2020, <https://www.jacktersakiti.com/2020/09/belajar-microstock-2-cara-menghasilkan-uang-dari-microstock.html>.

demands, utilizing unused artwork and selling them through the platform, and adding portfolios and increasing popularity.

That's a good summary of the Shariah economic perspective on transactions in Microstock platforms. Shariah economics views all types of buying and selling transactions as halal, both online and offline, as long as they do not deviate from the rules and regulations of Islam, through Maqashid Asy-Syariah and becoming the main goal to obtain welfare for all Muslims. This includes preserving religion as the main legal support by not engaging in transactions that violate Islamic law, preserving the soul as the seed of personality to not sell something only for lust without considering its benefits, preserving the mind as the center of human thinking so that one can distinguish between good and bad, which can then determine what is appropriate and not for transactions, preserving lineage as the future successor that transactions must be future-oriented to meet the needs of life and preserve our lineage, and preserving wealth as a tool to meet the needs of life as the basic principle after the profit orientation to meet our needs and fulfillment of life.

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