



## Strengthening Economic and Development Relations Transformation Efforts Towards Golden Indonesia 2045

**Intan Zahira**

Postgraduate Program of Cyber State Islamic University of Syekh Nurjati Cirebon,  
Indonesia

[intanzahira25@gmail.com](mailto:intanzahira25@gmail.com)

**M. Zidny Nafi' Hasbi**

Alma Ata University, Indonesia

[zidny@almaata.ac.id](mailto:zidny@almaata.ac.id)

**Shikur Faris**

Dire Dawa University, Ethiopia

[shikur@ddu.edu.et](mailto:shikur@ddu.edu.et)

Article history: Received: April 14, 2024, Accepted: September 02, 2024, Published:  
November 15, 2024

### Abstract

Indonesia is a country that has a big vision and mission to transform into a developed country both socially, economically, in governance, legally, and in development. As a country that has a big vision and mission, of course, Indonesia needs to build and transform to realize the country's expected future. To achieve this vision and mission, Indonesia needs special attention in various aspects to achieve the country's goals. Development and the economy are two concepts that are interrelated and inseparable. The economy functions as the main foundation of development, namely a means to achieve economic goals such as improving people's welfare. Stable and inclusive economic growth that can raise living standards and generate high-quality jobs must go hand in hand with this development. This research is qualitative, so this study provides an overview of the research topic. The purpose is to provide an overview and analysis of Indonesia's economic and development trends. This article uses secondary data sources for its data collection, using a literature study approach, information on the development economy, especially in Indonesia, is investigated. All information collected from various sources is checked and evaluated about the current state of Indonesia's development and

economy. Social development must not only improve the living standards of everyone in society but also provide solutions to problems resulting from development that are not implemented properly. The goal of social development is not limited to the population as a whole, but rather how the population can develop or increase its capacity to meet its needs, goals, and desires. So to face challenges and take advantage of opportunities in the development economy, collaboration between the government, the private sector, and civil society is needed. Investments in education, infrastructure, and technological innovation are key to achieving calculated and sustainable economic growth.

**Keywords:** Economic; Development; Transformation Efforts Towards; Golden Indonesia 2045

## INTRODUCTION

Development and the economy are two concepts that are interrelated and inseparable. Development is a post-colonialism project to achieve regional progress, one of the indicators is per capita income (Halim, 2020). The economy functions as the main foundation of development, namely a means to achieve economic goals such as improving people's welfare. Economic development in a country is an important thing, namely increasing income and improving the welfare of the people of a country (Asep et al., 2022). The secret to realizing an advanced Indonesia is equitable and sustainable growth throughout the country. The impact of the development process, in addition to the possibility of increasing income from the economic activity process itself, can also cause negative externalities in the form of social costs arising from economic activities (Febriana, 2019).

Stable and inclusive economic growth that can raise living standards and generate high-quality jobs must go hand in hand with this development. The current condition of the national economy is less synergistic and resolved, so there is a need to improve quality that can lead to positive changes for the nation (Asep & Cinta, 2024). For this reason, it is necessary to encourage all existing economic agility through the implementation of sustainable development to meet the economic growth rate. In Law of the Republic of Indonesia Number 17 of 2007 concerning the national long-term development plan for 2005-2025, it is stated that Indonesia needs long-term development planning as a direction and priority for overall development which will be carried out gradually to realize a just and prosperous society as mandated by the Constitution of the Republic of Indonesia in 1945. The implementation of a high, sustainable, and inclusive economic growth rate while still paying attention to economic stability is one of the major challenges that Indonesia will face.

In general, developing countries have economic problems such as slow economic growth and high inflation rates, where inflation is one of the economic indicators whose growth rate is always sought to be stable so as not to have an impact on instability in the economy (Amir, 2021). One of the goals of development

implementation is the creation of economic results. In addition to increasing output, economic development also shows changes in the production structure and distribution of inputs in various economic sectors. Therefore, in general, economic development always goes hand in hand with economic growth, but growth does not always go hand in hand with development and development (Anggaharianto, 2021). Some of the measuring tools to measure the achievement of economic results are the Gross Domestic Product (GDP) growth rate, the level of volatility in GDP growth, the level of financial stability, and the level of income equity. The above explanation is very important to discuss the prosperity and welfare of the Indonesian state which generally has important aspects in supporting the external and inner needs of its people, namely economic, educational, social, political, and cultural customs. Therefore, this study raises special attention to the policies and role of the Indonesian government to revive and improve the quality of national development infrastructure for the welfare of the nation and state (Hasbi et al., 2023).

The world economy or *economic* comes from the Greek word "*Oikonomia*" which comes from the words "*oikos*" or "*like*" and "*nomos*". *Oikos* means household or family, and *nomos* means rules or rules. *Oikonomia* is a rule of society as a law that regulates a good household. In other words, the economy is everything that concerns and is related to life in the household, both the family and the household of the nation, state, and the world. Economics is a science that studies human behavior to meet needs. When one need is met, another need will inevitably arise. Needs will continue to grow and continue to develop, either in quantity or quality, following the progress of human civilization (Dinar & Hasan, 2018). The economic system is a system that regulates the economic conditions of a country by the conditions of the country. Each country has different ideologies, community conditions, economic conditions, and natural resource conditions so each country has a different economic system (Muchtar, 2020). In general, factors of economic change that affect a country include inflation, unemployment, job opportunities, production results, and others. A country will experience stable economic growth, which will improve and affect the welfare of people's lives if things that can affect economic changes are overcome appropriately (Muchtar, 2021). Economic activities include consumption, production, and distribution activities. Individuals involved in these economic activities are referred to as economic actors. Everyone will carry out economic activities to meet their needs. Therefore, everyone can be called an economic actor. Economic activities carried out by each economic actor are different based on needs (Puji Rahayu, 2019).

Each country focuses its attention on the importance of economic development. Development Economics is a branch of economics that analyzes the problems faced by developing countries and provides strategies or ways to overcome these difficulties so that countries that are experiencing difficulties can rebuild their economies faster. Development is the process of developing the entire system of state administrators to achieve its goals, The goals of the Indonesian state are stated in the 1945 Constitution in the fourth paragraph, namely: Protecting the entire Indonesian nation and all Indonesian bloodshed, promoting public welfare, educating the nation's life and participating in implementing a world order based on independence, lasting peace, and social justice (Mulyaningsih, 2022). Economic Development is a long-term increase in the per capita income of a population, or a process carried out to develop

economic activities and the standard of living of its people. Development economics theory aims to provide a logical and systematic explanation of the variables related to the function of buildings and how the development process itself can occur. One of the goals of economic development is to improve the level of people's welfare by implementing changes in the political, economic, and socio-cultural fields. The development process can be carried out using methods such as economic development and problem-solving for various development problems (Wiwin, 2020). Economic development is an important issue for developed and developing countries that are actively seeking to increase production and consumption. There are several advantages for a country that wants to increase its economic development through human capital investment, one of the main benefits is improving the welfare of its citizens (Agus & Wandu, 2020).

Development is synonymous with increasing per capita income referred to as economic growth. High growth still causes development problems, such as unemployment, inequality, poverty, and others. Development is defined as physical changes, meaning that an area that has natural resources can eliminate the infrastructure that supports its business activities (Fitri, et al., 2022). The development process is one way to make the life of a nation in a country better and more prosperous. Welfare can be interpreted as the ability of humans to meet all their life needs from an economic perspective. The Head of the Communication and Information Service, (2020) said that because it is closely related to the ability to meet the needs of the community as a whole, economic development is the center of attention in the progress of a region. Economic development is a method of increasing productivity to support the production process by utilizing the potential resources owned by each region, both natural resources, human resources, and economic resources optimally to increase the level of welfare in the community (Hasbi, 2021). Economic development is a series of efforts and policies that aim to improve people's living standards, expand employment, evenly distribute people's income, improve regional economic relations, and shift economic activities from the primary sector to the secondary and tertiary sectors. Economic development seeks to ensure the welfare of the general public, by trying to increase people's income, accompanied by a good level of equity (Iswanaji & Aziz, 2022).

## **METHODOLOGY**

This research uses literature reviews from various consulted sources. This study uses secondary data sources contained in publications and research journals related to economics and development. Because this research is qualitative, this study provides an overview of the research topic. The purpose is to provide an overview and analysis of Indonesia's economic and development trends. This article uses secondary data sources for data collection, including. Using a literature study approach, information about the development economy, especially in Indonesia, is investigated, and then it is found out how Indonesia's development and economic fundamentals are interconnected. All information collected from various sources is checked and evaluated about the current state of Indonesia's development and economy.

## RESULTS AND DISCUSSION

### **Social Development as an Effort to Improve Community Welfare**

One of the strategies to increase people's sense of welfare is social development. Social development must not only improve the living standards of everyone in society but also provide solutions to problems resulting from development that are not implemented properly. The term social development refers to the conflict between economic and social goals, which is an active effort to balance social and economic development. The goal of social development is not limited to the population as a whole, but rather how the population can develop or increase its capacity to meet its needs, goals, and desires. Participation, sustainability, social integration, and broad human rights. The above set of basic principles serves as a normative foundation for social construction, providing insight into social construction as a relevant challenge for every individual, community, and circumstance. It is also a set of principles that are always interconnected and constantly evolving. Emerging as a more popular and widely accepted paradigm in construction, social construction is characterized by the holding of many social construction conferences. In this way, the situation of oppression, which has become a problem in many countries, can be resolved through diplomacy that advances economic and social goals.

The perspective of social development considers the state of society comprehensively, while still making the community the focus. In addition, this perspective is also a deliberate intervention to reinforce the principle of universalism and promote harmony between social and economic interventions. Social development is an important component in building people's development. The prosperous people use the concept of social development, which is aimed at the literature on health, education, and housing (Hardiman and Midgley; 1982, in Justika Baharsyah; 1999). Therefore, social welfare development in Indonesia has a strong theoretical foundation, namely people-centered social development, as well as people's welfare development. Social fragmentation occurs through market mechanisms, as is the case in capitalist countries. As a result, it is not easy to define the concept of social development because basically, social development is not a sector or subsector of national development. In Indonesia, social welfare development began as a by-product of the placement of social welfare as a subsector of the people's welfare sector. As a subsector, social welfare development is more repressive in dealing with problems at the primary and residual levels (Sari, 2024).

According to Indonesian Law No. 11 of 2009, social welfare is a condition for the fulfillment of the material, spiritual, and social needs of citizens so that they can live a decent life and be able to develop themselves so that they can fulfill their social obligations. A social development perspective that takes a comprehensive approach with a focus on the masses. In addition, this approach is also a directed intervention that promotes universal disobedience and harmony between social intervention and economic development. The social approach is an approach that aims at social and economic, which is an active effort to integrate economic and social development as an integral part.

## **Growth Rate and Economic Development Focused on Improving the Quality of Life of the Community**

The level of economic growth in a region can be determined by looking at the GDP growth rate or the Gross Regional Domestic Product (GDP) index. It is one of the macro indicators that is often used in addition to other macro indicators such as job creation rates, unemployment, and price stability. One of the government's strategies to improve people's welfare is to build more infrastructure of physical facilities and facilities that will increase the average life expectancy of humans (Bambang, 2019). A country can understand its development, wealth, and prosperity through economic growth analysis. The main needs of the general public that are closely related to the economic ability of a region are health and education facilities. Economic growth is a change in Gross Domestic Product (GDP) for a period or year, against the GDP of the previous period or year (Yusi, 2021). The development process is carried out jointly by the government, all members of the community, as well as knowledge of technology and science to recognize problems that arise or have an impact on a development process. The existence of economic development in a region regulates government policy rules in the field of state expenditure management and taxation. The government also establishes fiscal policies and expansionary policies that aim to improve the country's economy (Adhitia, et al., 2022).

Two things show that political factors affect economic growth. First, through policies that have been implemented by the government in various periods. This has the potential to be a strong growth rate or perhaps weaker. Furthermore, political factors form political ideologies that strengthen economic factors that cause recessions (Lane and Ersson, 1994). The relationship between democracy and welfare is conditionally nonlinear and involves many factors, such as the stability of political institutions, historical experience, social base, community structure, population education, law enforcement, and so on (Alhumami, 2007). If basic principles are not upheld, democracy will result in economic stagnation and social disaster. According to some studies, about 80% of countries are in a transitional phase to strengthen democracy.

The classic opinion put forward by SM Lipset and quoted by Amich Alhumami (2007), democracy can only run well if its citizens get high-quality education, a well-developed democracy is a strong and independent middle class and adequately educated citizens. SM Lipset's argument was then rejected with the following thesis: A person who receives higher education will become more knowledgeable about the principles and techniques of democracy. In countries where education standards are low, the number of poor people is high, civil society organizations are dysfunctional, and socio-political institutions are weak, democracy will be easily manipulated by political elites who provide populist policies to allow the general public to participate in parliament or executive institutions. When they were elected, they were only concerned with their interests in the pursuit of economic gains and ignored the needs of the working class in terms of poverty, ignorance, and backwardness. Economic Imbalance and Poverty According to a report from *the Sustainable Development Goals* (SDGs) in 2019, around 736 million people live in poverty with an income below \$1.90 per day (United Nations, 2019). This economic gap results in unequal wealth and access to resources. Climate Change and Environmental Decline Climate change and

environmental degradation are major challenges for developing countries. Limited infrastructure, lack of adequate infrastructure, such as roads, electricity, and access to clean water, is an obstacle to economic growth in many developing countries. Industrial Revolution 4.0 and Digital Transformation, The Industrial Revolution 4.0 and digital transformation open up new opportunities for developing countries to improve productivity, efficiency, and economic capabilities.

Circular economy and green growth, offering sustainable solutions to overcome environmental constraints and limited resources. As explained by Ghisellini et al. (2023), the circular economy promotes the efficient use of resources, waste minimization, and the utilization of renewable energy. Global partnerships and foreign investment, global partnerships and foreign investment can provide access to capital, technology, and new markets for developing countries. As Lund and Tyson, (2021) say, Foreign direct investment can be a catalyst for economic growth and job creation in developing countries. To face challenges and capitalize on opportunities in the development economy, collaboration between the government, the private sector, and civil society is needed. Investments in education, infrastructure, and technological innovation are key to achieving calculated and sustainable economic growth.

### **Stabilization or Handling of Inflation to Maintain Inflation Stability in the Indonesian People**

Inflation is an increase in the price of goods and services in general and continuously for a certain period, which can hurt the welfare of the Indonesian people. Inflation could push more people into the abyss of poverty, especially those with low incomes and limited access to necessities. Inflation can also widen income inequality between rich and poor groups. The rich generally own assets whose value increases during inflation, while the poor group is burdened by the increase in the price of goods and services. High and uncontrolled inflation can create economic uncertainty, which can hinder investment and economic growth (Salim & Purnamasari, 2021). Various efforts from various parties must be made to maintain stability and handle inflation to improve the welfare of the Indonesian people. Bank Indonesia (BI) can use various monetary policy instruments to control inflation, This will withdraw money from circulation and reduce the amount of money in circulation in the community, to help reduce inflation. BI can buy or sell foreign currencies to affect the rupiah exchange rate. The government needs to manage the budget carefully and discipline it to avoid excessive spending. This can help maintain fiscal stability and prevent inflation caused by budget deficits. A strong rupiah exchange rate can help lower import prices and ease inflation. The government can use fiscal policy to help control inflation, such as restraining government spending, increasing taxes, and providing subsidies to poor groups to help them cope with the impact of inflation. Other efforts to maintain inflation stability include increasing the production of goods and services that can help increase supply and ease inflationary pressures, ensuring the smooth distribution of goods and services to prevent hoarding of goods and unreasonable price increases (Lestari, 2024).

The increase in the level of community welfare shows that the development carried out by the government and various parties has succeeded in improving the quality of life of the community. Increasing welfare indicators such as health,

education, and per capita income can be indicators of development success (Fatimah & Adi, 2020). The impact of policies made by the government can be measured by looking at changes in the level of community welfare. Effective policies are policies that can improve people's welfare, such as poverty alleviation policies, increased access to education and health, and job creation. The level of community welfare can be a reference to determine development priorities. The government can focus on areas that still have a low level of welfare, such as health, education, and infrastructure. An even level of community welfare shows that social justice has been realized. Low inequality in the level of community welfare shows that everyone has an equal opportunity to achieve prosperity. A prosperous society has better levels of health and education, as well as higher productivity. This can increase the nation's competitiveness in the international arena. The level of community welfare is not only measured from economic indicators, but also from non-economic indicators such as environmental quality, community participation level, and sense of security. A high level of community welfare is not only beneficial for individuals but also for the nation and state as a whole. The level of community welfare is an important benchmark for various things. By understanding the level of community welfare, the government and various parties can formulate appropriate policies to improve the quality of life of the community and achieve national development goals (Muftih, 2024).

Handling inflation requires a combination of various interrelated and sustainable strategies. The government, Bank Indonesia, business actors, and the public need to work together to control inflation at a reasonable level and maintain national economic stability. Thus, people's purchasing power can be maintained and the welfare of the Indonesian people can increase. The effectiveness of each strategy depends on the economic and social conditions of the time. Strategy implementation needs to be carried out carefully and measurably to avoid unwanted negative impacts. Periodic monitoring and evaluation are required to ensure the effectiveness of the strategy and make adjustments if necessary. Efforts made by various parties are expected to control inflation at a reasonable level and the welfare of the Indonesian people can be maintained and increased (Supriyadi, 2024).

## CONCLUSION

The economic system is a system that regulates the economic conditions of a country by the conditions of the country. Factors of economic change that affect a country include inflation, unemployment, job opportunities, production results, and others. A country will experience stable economic growth, which will improve and affect the welfare of people's lives if the things that affect these economic changes are overcome appropriately. Economic Development is a long-term increase in the per capita income of a population, or a process carried out to develop economic activities and the standard of living of its people. Economic development is a method of increasing productivity to support the production process by utilizing the potential resources owned by each region, both natural resources, human resources, and economic resources optimally to increase the level of community welfare. The development process is carried out jointly by the government, all members of the community, as well as knowledge of technology and science to recognize problems that arise or have an impact on a development process. Handling inflation requires a



combination of various interrelated and sustainable strategies. The government, Bank Indonesia, business actors, and the public need to work together to control inflation at a reasonable level and maintain national economic stability. Therefore, in facing challenges and taking advantage of opportunities in the development economy, collaboration between the government, the private sector, and civil society is needed.

## ACKNOWLEDGMENT

We would like to express our sincere thanks to colleagues who have contributed during this research, as well as to the respondents who have taken the time to fill out the questionnaire, thus providing very valuable answers for data collection in this research. Through its publication *Journal of Islamic Economics and Business Ethics (JIESBI)* on this occasion, we would like to thank you for your efforts and membership as a reviewer. Your help allows us to meet scheduled times and maintain journal observation standards. We appreciate your dedication as the number of manuscripts increases each year.

## REFERENCES

- Aziz, A., & Prabuwono, A. S. (2023). Hajj Funds Management Based on *Maqāṣid Al-Sharī'ah*; A Proposal for Indonesian. *AL-IHKAM: Jurnal Hukum & Pranata Sosial*, 18(2), 544-567.
- Ambar, A., Walewangko, E. N., & Tumangkeng, S. Y. (2021). Analysis of Economic Development Disparity Between Regencies/Cities in North Maluku Province in 2015-2019. *Scientific Journal of Efficiency*, 21(1).
- Amalia, Fitri, et al. 2022. *Development economy*. Bandung: Widina Bhakti Persada Bandung.
- Alhumami. Amich, 2007. *Education and Economic Development, Research*. Institute for Culture and Development, Jakarta.
- Bank Indonesia. *Inflation data indicator statistics*
- Chaidir Iswanaji, Aziz muslim, M. Z. N. H. (2022). Ijarah Collaborative Service Model In Sharia Banking. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 5(2), 702-718.
- Febriana, S., Diartho, H. C., & Istiyani, N. (2019). The relationship between economic development and environmental quality in East Java province. *Journal of Economic Dynamics of Development*, 2(2), 58-70.
- Fatah, Adhitia Nur, et al. "The Influence of Intellectual Capital and the Characteristics of Sharia Supervisory Board on Social Performance in Sharia Banking." *Scientific Journal of Islamic Economics* 8.1 (2022): 730-739.
- Fatimah, S., & Adi, S. W. (2020). *The Influence of Regional Independence, Economic Growth, and Capital Expenditure on Local Government Accountability (Empirical Study on Regencies Cities of Central Java Province in 2013-2017)* (Doctoral dissertation, University of Muhammadiyah Surakarta).

- Ghisellini, Patrizia, et al. Circular Economy Management of Waste Electrical and Electronic Equipment (WEEE) in Italian Urban Systems: Comparison and Perspectives. *Sustainability* 15.11 (2023): 9054.
- Hidayat, A., Lesmana, S., & Latifah, Z. (2022). The role of MSMEs (enterprises, micro, small, medium) in national economic development. *Journal of Research Innovation*, 3(6), 6707-6714.
- Hidayat, A., & Putri, C. A. (2022). Manifestation of National Economic Development To Achieve A Prosperous Nation. *Media Development Scientific*, 16(11), 7677-7686.
- Hasbi, M. Z. N., Munajat, M., & Qoyum, A. (2023). A Conceptual Framework of The Islamic Human Development Index ( I-HDI ) and its Relationship with Maqāṣid Al - Shari ' ah. *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 7(2), 258-273.
- Ipuk Widayanti. (2015). Framing Information and its Impact on Saving Decision in Conventional and Sharia Banks: Experimental Study of Students of the Faculty of Islamic Economics and Business in Yogyakarta. *Global Review of Islamic Economics and Business*, 151(1), 10-17. <https://doi.org/10.1145/3132847.3132886>
- Iskandar, A. H. (2020). Village SDGs: accelerating the achievement of sustainable national development goals. Indonesian Pustaka Obor Foundation
- Indrayanti, W. (2020). Factors Affecting Community Welfare in Riau Province. *Ecodemica Journal*, 4(2), 1-9.
- Kurniawan, Bambang Tri. (2019). "Socio-economic impacts of the community due to the development of the Wilis Ring in Tulungagung Regency." *Journal of Agribis* 5.1, 55-85
- Law of the Republic of Indonesia Number 17 of 2007 concerning the national long-term development plan for the years 2005-2025
- Labetubun, Muchtar Anshary Hamid, take meat. "System Economy Indonesia." (2021).
- Lane, J. E., & Ersson, S. O. (1994). *Comparative politics: an introduction and new approach*.
- Lestari, D. (2024). Factors that influence the Islamic Perspective Human Development Index as Evidence of the Development of the Muslim Community. *Journal of Islamic Economics and Business Ethic (JIESBI)*, 1(2), 75-93.
- Muftih, A. (2024). Implementation of Accountability and Reporting Based on Islamic Sharia in Efforts to Prevent Regional Government Financial Fraud. *Journal of Islamic Economics and Business Ethic (JIESBI)*, 1(2), 94-107.
- Muhammad, Dinar, and Hasan Muhammad. "Introduction to Economics: Theory and Applications." CV Nur Lina (2018).
- Muchtar A. H. L., et al. 2021. *Indonesia's economic system*. Bandung: Widina Bhakti Persada Bandung Publisher

- M. Zidny Nafi' Hasbi, I. W. (2021). Analysis of Ijarah Contract Service Innovations in Sharia Banking Transactions. In Annual International Conference on Islamic Economics and Business (Vol. 2021).
- Mulyaningsih. 2019. Development Economics. Bandung: CV Kimfa Mandiri
- Parto, Agus, and Wandy Zulkarnaen. "Factors that affect economic development." Scientific Journal of Management, Economics, & Accounting (MEA) 4.1 (2020): 316-332.
- Syawie, M. (2011). Economic Growth and Community Welfare. Socio Informa: A Study of Social Problems and Social Welfare Efforts, 16(2).
- Salim, A., Fadilla, F., & Purnamasari, A. (2021). The Effect of Inflation on Indonesia's Economic Growth. Sharia Economics: Journal of Sharia Economic Thought and Development, 7(1), 17-28.
- Sachs, J. D., Schmidt-Traub, G., Mazzucato, M., Messner, D., Nakicenovic, N., & Rockström, J. (2019). Six transformations to achieve the sustainable development goals. Nature Sustainability, 2(9), 805-814.
- Salim, A., Fadilla, F., & Purnamasari, A. (2021). Pengaruh inflasi terhadap pertumbuhan ekonomi indonesia. Ekonomica Sharia: Jurnal Pemikiran dan Pengembangan Ekonomi Syariah, 7(1), 17-28.
- Sari, I. R. (2024). Considerations of Religion and Situational Factors , Internal Control on the Occurrence of Fraud Trends : An Experimental Study of the Financial Services Sector in Indonesia. *Journal of Islamic Economics and Business Ethic (JIESBI)*, 1(2), 56-74.
- Supriyadi, A. (2024). Strengthening Muamalah Maliyah ' 's Literacy Understanding of Online Transactions in Indonesia. *Journal of Islamic Economics and Business Ethic (JIESBI)*, 1(2), 108-124.
- Tyson, L. D. A., & Lund, S. (2013). Game-Changing Investments for the US. New York Times.
- UI, FEB Demographic Institute. 2019. "Human Development Index (HDI) of Depok City District in 2019." Depok: Depok City Communication and Information Service Law of the Republic of Indonesia No. 11 of 2009 concerning Social Welfare