



DEVELOPMENT OF CREATIVE ECONOMY BASED ON SHARIA PRINCIPLES IN ENCOURAGING ECONOMIC INDEPENDENCE OF THE PEOPLE

Sitti Aisyah*, Nur Diana Cholidah

¹IPPNU Branch Management, Bondowoso, Indonesia

aisyah151616@gmail.com

²IPPNU Branch Management, Probolinggo, Indonesia

dinacholidah03@gmail.com

ABSTRACT

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***Corresponding Author**

This research aims to analyze the development of the creative economy based on sharia principles in encouraging the economic independence of the people. The approach used is qualitative with the library research method, which is sourced from scientific journals, books, and institutional reports related to creative economy and sharia economics. The data analysis technique uses content analysis with a descriptive-analytical approach.

The results of the study show that the creative economy has great potential in improving people's welfare through job creation and income increase, especially in the micro, small, and medium enterprises (MSMEs) sector. The integration of sharia principles, such as justice, honesty, trust, and halal products, provides added value in building consumer trust and maintaining business sustainability. In addition, the sharia-based creative economy contributes to strengthening the economic independence of the people through community-based empowerment and the optimization of local potential.

However, the development of a sharia-based creative economy still faces various challenges, including low sharia economic literacy, limited access to financing, and the lack of optimal use of digital technology. Therefore, synergy is needed between the government, Islamic financial institutions, and business actors in creating a supportive ecosystem. With the right strategy strengthening, the sharia-based creative economy has the potential to become the main instrument in realizing sustainable and equitable economic independence for the people.

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A. INTRODUCTION

The creative economy in recent decades has become one of the important pillars in economic development, especially in developing countries such as Indonesia (Rahmawati, D., & Anwar 2021). The transformation from a natural resource-based economy to an economy based on ideas, creativity, and innovation has opened up new opportunities for communities to create sustainable added value. In this context, the creative economy is not only understood as a purely economic activity, but also as a space for cultural expression, identity, and local potential that can be developed inclusively (Suryani 2020). Therefore, strengthening the creative economy sector is relevant in an effort to encourage the economic independence of the people, especially in the midst of increasingly complex dynamics of globalization and digitalization.

From the perspective of sharia economics, the development of the creative economy cannot be separated from the basic Islamic values that emphasize justice ('adl), benefit (maslahah), balance (tawazun), and sustainability (istidamah). These principles are the normative foundation in directing economic activities so that they are not only oriented to material gains, but also to blessings and social welfare (Hidayat, S., & Putri 2023). Thus, the integration between the creative economy and sharia principles has the potential to create a more ethical, inclusive, and community-oriented economic model.

The economic independence of the ummah is one of the important goals in Islamic economic development. This concept refers to the ability of Muslim individuals and communities to meet their living needs independently without over-relying on others, while maintaining sharia values in their economic activities (Nugroho, A., & Fauziah 2022). In this case, the creative economy can be a strategic instrument to encourage such independence, because this sector is relatively flexible, does not require large capital, and can be developed based on local potential. In addition, the creative economy also opens up space for the participation of various community groups, including women and the younger generation, who have often faced limited access in the formal economic sector (Rahman, F., & Lestari 2025).

However, the development of the creative economy in Indonesia still faces various challenges, both from structural and cultural aspects. Structurally, limited access to sharia financing, low financial literacy, and lack of policy support specific to sharia-based creative economy are the main obstacles (Sari, M., & Hakim 2024). Meanwhile, from the cultural side, there is still a limited understanding of the application of sharia principles in creative economy practices, so that some business actors have not fully integrated Islamic values in their business activities. Therefore, a more in-depth study is needed on how sharia principles can be implemented concretely in the development of the creative economy to encourage the economic independence of the people (Hidayat, S., & Putri 2023).

A number of previous studies have examined the relationship between the creative economy and the sharia economy. A study conducted by Huda (2019) shows that the creative economy has great potential in improving people's welfare if managed with sharia principles, especially through strengthening business ethics and fair distribution (Huda 2019). Another study by Rahmawati and Anwar (2021) found that the application of sharia values in creative businesses, such as honesty, transparency, and halal products, can increase consumer trust and business sustainability. In addition, research by Suryani (2020) emphasizes that a community-based creative economy can be a means of economic empowerment for the people, especially in rural areas, if supported by a strong institutional system.

However, most of the research is still partial and has not comprehensively examined the integration between sharia principles and the development of the creative economy within the framework of the economic independence of the people (Nugroho, A., & Fauziah 2022). In addition, studies that specifically highlight the implementation aspects of sharia principles in creative economy practice are still relatively limited. Therefore, this research is here to fill this gap by examining more deeply how the development of a creative economy based on sharia principles can contribute to encouraging the economic independence of the people (Rahman, F., & Lestari 2025).

Based on this description, this research is important to be carried out, not only as an academic contribution to the development of Islamic economics, but also as a practical effort in formulating a creative economy development strategy that is in line with Islamic values (Sari, M., & Hakim 2024). With an integrative approach, it is hoped that this research can provide a more comprehensive understanding of the role of sharia-based creative economy in realizing the economic independence of the people, as well as provide applicable recommendations for stakeholders, both the government, business actors, and the community at large.

B. THEORITICAL FRAMEWORK

The creative economy is an economic concept that relies on creativity, innovation, and ideas as the main source of added value creation. This sector is considered strategic in encouraging inclusive economic growth because it is able to open up new business opportunities, especially for MSMEs and community-based communities (Dinana, Z. F., & Adinugraha 2026). In the Indonesian context, the creative economy is growing rapidly through various subsectors such as culinary, fashion, and digital content supported by technological advancements.

In the perspective of sharia economics, economic activity is not only profit-oriented, but also on ethical and spiritual values. Sharia economics emphasizes the principles of justice ('adl), benefit (maslahah), balance (tawazun), and halal (halal) in every economic activity (Kamila 2025). These principles serve as a guideline in ensuring that economic activities run fairly, transparently, and provide benefits to the wider community.

The integration between the creative economy and sharia principles gave birth to the concept of a sharia-based creative economy, which is an economic activity that relies on creativity while still being based on Islamic values (Saksono 2022). In practice, business actors are not only required to be innovative, but also uphold business ethics such as honesty, trust, and social responsibility. In addition, the halal aspect of the product and production process is an important factor in maintaining business sustainability.

The economic independence of the people is a condition in which people are able to meet their living needs independently and sustainably without

excessive dependence. In this case, the sharia-based creative economy has a strategic role as an instrument of economic empowerment, because it is able to increase income, create jobs, and strengthen a community-based economy (Ulfah 2026). Thus, the development of a creative economy based on sharia principles can be a solution in realizing economic independence of the people in a just and sustainable manner.

C. METHOD

This research uses a qualitative approach with the type of library research. This approach aims to conceptually analyze the development of the creative economy based on sharia principles in encouraging the economic independence of the ummah through the study of various relevant literature.

The data used is secondary data sourced from books, scientific journals, and official reports of institutions related to the creative economy and sharia economics. The data collection technique is carried out through documentation studies by selecting and reviewing sources based on their relevance and credibility.

Data analysis uses content analysis with a descriptive-analytical approach, through the stages of data reduction, data presentation, and inductive conclusions. To maintain the validity of the data, source triangulation is used by comparing the various references used.

With this method, the research is expected to be able to produce a systematic and comprehensive study of the sharia-based creative economy in encouraging the economic independence of the people.

D. FINDINGS AND DISCUSSION

The Potential of the Creative Economy in the Economy of the Ummah

The creative economy in recent decades has developed into one of the strategic sectors in the global economy, including in Indonesia. This sector is characterized by the use of creativity, ideas, and innovation as the main source of economic added value (Dinana, Z. F., & Adinugraha 2026). In contrast to conventional economic sectors that depend on natural resources, the creative economy emphasizes more on the quality of human resources, so it has high flexibility in dealing with global economic changes.

In the context of the people's economy, the creative economy has significant potential in encouraging inclusive economic growth. This is because this sector is able to reach various levels of society, especially Micro, Small, and Medium Enterprises (MSMEs) which are the backbone of the national economy (Wibowo, M., & Adinugraha 2025). With relatively limited capital, people can develop creativity-based businesses, such as culinary, fashion, handicrafts, and digital content. This condition shows that the creative economy can be an effective instrument in reducing unemployment and increasing people's income. In addition, the creative economy also plays a role in optimizing the local potential possessed by each region. The diversity of cultures, traditions, and local wisdom can be processed into creative products that have high economic value (Aisah, N., Rizkiawan, I. K., Rofifudin, F. M., & Rahmawati 2025). Thus, the creative economy not only contributes to economic growth, but also plays a role in the preservation of local culture and identity. This is important in the context of sustainable development that is not only oriented to economic aspects, but also social and cultural aspects.

However, the great potential possessed by the creative economy has not been fully utilized optimally. There are still various obstacles, such as limited access to markets, technology, and capital, that hinder the development of this sector (Sudrajat, B., & Mutinida 2023). Therefore, more systematic efforts are needed to develop the creative economy as the main pillar in the people's economy. With proper management, the creative economy can be a strategic solution in creating sustainable economic independence.

Integration of Sharia Principles in the Creative Economy

In the perspective of Islamic economics, economic activity is seen not only as an effort to obtain material gains, but also as a means to achieve holistic well-being, which includes both material and spiritual aspects (Hidayat, S., & Putri 2023). Therefore, the development of the creative economy needs to be integrated with sharia principles in order to be able to create an economic system that is not only productive, but also fair and sustainable.

The basic principles in the sharia economy, such as justice ('adl), honesty (shiddiq), trust, and halal products, are important foundations in carrying out creative economic activities (Aisyah, S., & Hasanah 2023). The application of these principles not only serves as a normative guideline, but also as a strategy

in building consumer trust. In practice, trust is one of the key factors in business success, especially in the midst of increasingly fierce market competition.

The integration of sharia principles in the creative economy also provides differential added value. The resulting products have not only aesthetic and functional value, but also ethical and religious value (Anwar, M., & Rahmawati 2022). This is an advantage in itself, especially in a market that is increasingly aware of the importance of halal and ethical products. Thus, the sharia-based creative economy has great opportunities to develop, both in the domestic and international markets.

However, the implementation of sharia principles in the creative economy still faces various challenges. One of the main challenges is the low level of sharia economic literacy among business actors (Firmansyah, R., & Kurniawati 2024). Many business actors do not fully understand how to apply sharia principles in their daily business practices. In addition, the lack of clear standards in the implementation of sharia-based creative economy is also an obstacle in its development.

Therefore, more intensive education and socialization efforts are needed to increase business actors' understanding of the sharia economy. With optimal integration between creativity and sharia values, the creative economy can develop into a sector that is not only competitive, but also ethical and sustainable.

The Impact of Sharia Creative Economy on the Economic Independence of the Ummah

The development of a sharia-based creative economy has significant implications for the economic independence of the people. Economic independence in this context refers to the ability of people to meet their living needs independently without excessive dependence on other parties, and to adhere to sharia values in their economic activities.

The creative economy provides opportunities for people to create new sources of income through the use of creativity and innovation. With flexible characteristics, this sector allows people to start businesses with relatively small capital, so that it can be accessed by various levels of society (Halim, A., & Yusuf 2025). This makes the creative economy an important instrument in the economic empowerment of the people.

In addition, the sharia-based creative economy also plays a role in

improving people's welfare through job creation. Creative businesses that develop at the local level not only provide benefits for business actors, but also for the surrounding community through the multiplier effect produced (Latifah, N., & Sari 2024). In the long run, this can strengthen the local economic structure and reduce economic disparities.

From a sharia perspective, economic independence is not only measured from material aspects, but also from moral and spiritual aspects. The economic activities carried out must be in accordance with sharia principles in order to produce blessings (Pratama, Y., & Huda 2022). Therefore, a sharia-based creative economy aims not only to increase income, but also to create a balance between individual and social interests.

However, these positive impacts still need to be strengthened through various strategic efforts. Without adequate support, the sharia-based creative economy has the potential to not develop optimally. Therefore, synergy between various parties is needed to ensure that the creative economy can truly become an instrument in realizing the economic independence of the people.

Challenges and Strategies for Strengthening Sharia-Based Creative Economy

Despite its great potential, the development of a sharia-based creative economy still faces various structural and cultural challenges. One of the main challenges is the low literacy of sharia economics among business actors, which has an impact on the application of sharia principles in business practices that are not optimal (Sukmawati, E., & Rahman 2025). In addition, limited access to sharia-based financing is also an obstacle in the development of creative businesses, especially for MSME actors.

On the other hand, rapid technological developments are also a challenge for creative economy actors. Not all business actors have the ability to utilize digital technology in developing their businesses (Zulfikar, M., & Anshori 2023). In fact, digitalization is one of the important factors in increasing business competitiveness in the modern era. These limitations have led to many creative ventures finding it difficult to develop and compete in the wider market.

To overcome these challenges, a comprehensive and sustainable strengthening strategy is needed. One of the strategies that can be done is to increase sharia economic literacy through education and training for business

actors. In addition, strengthening the role of Islamic financial institutions in providing easy and affordable access to financing is also an important step in supporting the development of the creative economy.

The government also has a strategic role in creating an ecosystem conducive to the development of a sharia-based creative economy. This can be done through the formulation of supportive policies, the provision of incentives for business actors, and the development of adequate infrastructure. In addition, collaboration between the government, academics, and business actors is also needed to create sustainable innovation.

With the right strategy, the sharia-based creative economy has great potential to develop into one of the main pillars in the people's economy. Not only as a source of economic growth, but also as a means to realize sustainable justice and prosperity.

E. CONCLUSION

Based on the results of the research that has been conducted, it can be concluded that the creative economy has a strategic role in encouraging the economic independence of the people, especially because of its characteristics based on creativity, innovation, and the use of local potential. This sector is able to become an alternative source of livelihood that is flexible and inclusive, especially for micro and small business actors, thereby contributing to increasing income and job creation.

The integration of sharia principles in the development of the creative economy provides significant added value, not only from the economic aspect, but also from the ethical and social aspects. The application of values such as fairness, honesty, trust, and halal products has been proven to be able to increase consumer trust and maintain business sustainability. Thus, the sharia-based creative economy is not only profit-oriented, but also on creating benefits and balance in economic activities.

Furthermore, the sharia-based creative economy has an important contribution in realizing the economic independence of the people. Through community-based empowerment, this sector is able to strengthen the local economic structure and reduce dependence on the formal sector. However, its

development still faces various challenges, such as low sharia economic literacy, limited access to financing, and not optimal use of technology.

Therefore, synergy is needed between the government, Islamic financial institutions, and business actors in creating an ecosystem that supports the development of a sharia-based creative economy. These efforts include increasing literacy, strengthening policies, and providing access to inclusive and sustainable financing. With directed steps, the sharia-based creative economy has the potential to become one of the main pillars in realizing the economic independence of the people in a just and sustainable manner.

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