

EMPOWERING WOMEN ENTREPRENEURS: THE ROLE OF DIGITAL ECONOMY AND COMMUNITY SUPPORT IN *JOGJA MUSLIMAH PRENEUR (JMP)*

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Abstract

The development of the digital economy is recognized as a potential way for bolstering or leveling women's involvement in entrepreneurship. Nonetheless, women's proficiency in digital economics remains constrained due to imbalanced socio-cultural norms stemming from male dominance within entrepreneurial community. Despite these challenges, numerous business communities have emerged, initiated and tailored specifically for women, such as the Jogja Muslimah preneur community in Yogyakarta, Indonesia. This study endeavors to examine the pivotal role played by women's business communities in prevailing these obstacles, aspiring to enhance women's efficacy in entrepreneurial endeavors. The study centers on elucidating the substantial contribution of the Jogja Muslimah Preneur (JMP) community and the digital economy in fostering the growth of businesses managed by women. Employing qualitative research methodology, data collection techniques encompassed questionnaire surveys among 50 entrepreneurs, interviews with 20 entrepreneur informants, observations, and documentation analysis. Findings from the research reveal that the JMP community assumes four primary roles: educational, technical, facilitative, and representative, all aimed at bolstering the advancement of women-owned businesses. These roles within the JMP act as a conduit for addressing social disparities encountered by women in entrepreneurship, furnishing them with social and psychological backing. Moreover, these roles effectively incentivize JMP entrepreneurs to leverage digital economic tools such as E-commerce, reinforced by financial technology, for business expansion. The burgeoning of businesses within the JMP is evidenced by escalated sales, production, and revenue. This research imparts invaluable insights for aspiring female entrepreneurs seeking to engage with women's business communities. Furthermore, it presents theoretical frameworks conducive to guiding communities in their efforts to bolster their support for women entrepreneurs.

Keywords: Women Entrepreneurship; Digital Economy; Women's Business Communities; Socio-cultural Norms; Entrepreneurial Empowerment

Introduction

Women in Indonesia continue to encounter various hurdles in the realm of entrepreneurship. Among these challenges is the enduring stigma dictating that women should primarily focus on domestic responsibilities. Furthermore, the persistent wage disparity between genders presents a formidable obstacle. Additionally, societal norms still exhibit limited acceptance of mothers engaged in full-time employment, further hindering women's workforce participation (Arofah & Alam, 2019). Nonetheless, the engagement of Indonesian women in entrepreneurship has been steadily increasing and has now reached its peak in Southeast Asia. As of 2021, there were 64.2 million female business proprietors and 37 million women-managed SMEs in Indonesia (Kominfo, 2021). This statistical revelation underscores the distinct and unique approaches women adopt in business establishment, setting them apart from their male counterparts. These inherent characteristics harbor considerable potential in fortifying and advancing the economic landscape through women's contributions.

The significant advancement of the digital economy stands out as a key driver behind the burgeoning number of female entrepreneurs, or womanpreneurs, in Indonesia. This progression unlocks fresh opportunities for women in entrepreneurship by enabling them to promote their products and conduct transactions remotely, eliminating the need for direct physical interaction (Yuniawati, 2021). Within this framework, the digital economy is perceived as a potential antidote to the negative stigma often faced by women in business operations. In 2021, looking at the number of businesses in Indonesia, 99% were dominated by MSMEs, totaling 64.2 million entrepreneurs. Of this number, around 37 million Micro, Small, and Medium Enterprises (MSMEs) in Indonesia were managed by women, and approximately 35 percent of all online sales in Indonesia were managed by women. However, the realization of this potential remains incomplete as digital economic literacy, primarily the responsibility of entrepreneurial communities, still predominantly rests with men (Fauzi et al., 2020). Consequently, the establishment and enhancement of women's entrepreneurial communities emerge as pivotal mechanisms for the economic empowerment of women. Furthermore, numerous successful female entrepreneurs in the digital era have not only achieved business success but also generated positive impacts on communities and society at large. Therefore, the pivotal role of women in driving community-based economic activities becomes profoundly significant and warrants close attention (Abiddin et al., 2022) (Liputan6.com, 2021).

The exploration of digital media's role in empowering women's entrepreneurship has long been a central focus for researchers, revealing distinct trends. Firstly, there is a notable emphasis on research examining the gender perspective of the digital economy's impact on women (Koller et al., 2021) ((McAdam et al., 2020) (Pai, 2018). McAdam's work suggests that women utilize digital media in their business endeavors to counteract male dominance, thereby demonstrating their capacity for self-empowerment amid prevailing male hegemony (McAdam et al., 2020). Secondly, studies have directed attention towards digital media as a potent tool for contemporary business development (Chandwani & Verma, 2020) (Omar & Rahim, 2015) (Shukla et al., 2021). The incorporation of digital media, including ICT (Information And Communications Technology), is recognized for its effectiveness in revolutionizing conventional business practices, thereby delivering tangible enhancements in productivity (Shukla et al., 2021). Thirdly, investigations have delved into the digital economy's role in advancing women's empowerment (Ancak, 2020) (Irfan & Salam, 2020) (Yu & Cui, 2019). Nevertheless, studies focusing on community-based women entrepreneurship and digital literacy remain relatively scarce, highlighting a pertinent area for further exploration deserving of researchers' attention.

This study aims to elucidate the significant role of community-based digital economy in fostering the development and empowerment of women in entrepreneurship. Specifically, it delves

into the practices of community-based digital entrepreneurship within the Jogja Muslimah Preneur (JMP) community. JMP, comprised of Muslim female entrepreneurs in Yogyakarta and its environs, boasts a membership exceeding 400 individuals. The community's objective is to elevate the caliber of its female members concerning religious devotion and adaptability to technological advancements, thereby enabling them to contribute positively to their religion, families, and society. An enticing aspect of the JMP community lies in its innovative annual work programs and routines, meticulously tailored to meet the needs of its members and align with current trends (Bulplus, 2021). Conversely, gender-based entrepreneur communities like JMP represent a distinctive phenomenon. While entrepreneur communities typically coalesce around factors such as age or organizational affiliations, gender-based communities are more frequently rooted in social activities. This observation underscores the imperative for a more thorough exploration of community and gender-focused economic empowerment to optimize its implementation.

The community-based digital economy, as demonstrated by the Jogja Muslimah Preneur community, plays a significant role in bolstering the growth of businesses among Muslim female entrepreneurs in Indonesia. This impact is discernible through a variety of programs organized regularly on a weekly, monthly, and yearly basis, as well as occasional initiatives. These programs encompass a wide range of activities, including Digital Financial Management, Smartphone Photography, Optimization of Sales on Marketplaces, WhatsApp Database Management, Business Opportunities and Strategies During the Pandemic, Content & Copywriting for Instagram, and Instagram Like for Like (LFL) activities. Through the implementation of these initiatives, the JMP community effectively empowers its members within the Digital Economy era, thereby facilitating the expansion and development of their businesses.

Literature Review

Women's Entrepreneurship

In exploring women's entrepreneurship, various studies highlight the multifaceted nature of the phenomenon. Bullough, Renko, and Abdelzاهر (Bullough et al., 2019) emphasize the significance of in-group collectivism and individualism in fostering women's business ownership, underlining the importance of a supportive environment for entrepreneurial endeavors. Similarly, Wang and Morrell (Wang & Morrell, 2015) underscore the interconnectedness of female entrepreneurship with local communities, suggesting its potential for contributing to community development. Conversely, Iuliana (2014) identifies obstacles such as lack of confidence, difficulty in balancing work and family life, and limited access to resources that hinder women's entrepreneurial initiatives, particularly in the context of local economic development.

Moreover, Cabrera and Mauricio (Cabrera & Mauricio, 2017) highlight the role of factors like human capital and access to resources in influencing women's entrepreneurship success across different stages of the entrepreneurial process, offering insights into the complexities underlying entrepreneurial endeavors. Haugh and Talwar (Haugh & Talwar, 2016) delve into the realm of social entrepreneurship, showcasing its potential to empower women while effecting social change, particularly in challenging traditional social norms. Additionally, Welsh, Kaciak, and Thongpapanl (Welsh et al., 2016) examine how stages of economic development influence women entrepreneurs' startups, suggesting nuanced relationships between economic conditions and entrepreneurial activities across diverse national settings. Overall, these studies collectively contribute to a nuanced understanding of women's entrepreneurship, highlighting its potential for economic development, social change, and community empowerment, while also acknowledging the systemic barriers and challenges that women entrepreneurs continue to face globally.

Digital Technologies on Women's Entrepreneurship

In examining the impact of digital technologies on women's entrepreneurship and empowerment, a nuanced picture emerges from the works of various authors. Pergelova et al. (Pergelova et al., 2019) and Chew et al. (Chew et al., 2010) underscore the transformative potential of digital technologies in facilitating the internationalization of female-led SMEs and promoting economic growth in microenterprises, particularly in urban areas. However, Rani et al. (Rani et al., 2022) caution against overlooking the widening inequalities exacerbated by digitalization, emphasizing the importance of inclusive policies to address disparities along gender, race, and class lines. Agarwal and Taneja (Agarwal & Taneja, 2021) further emphasize the role of digital finance in promoting inclusive growth, highlighting its potential to provide financial services to disadvantaged groups, including women. Meanwhile, Jumayeva (Jumayeva, 2022) explores the global impact of digital elements on female entrepreneurship, emphasizing the significance of digital infrastructure in supporting women's business endeavors. Similarly, Doddahanumaiah (Dr. Doddahanumaiah B H, 2023) and Rajput (Rajput, 2021) shed light on the empowering effects of digital technology on women, particularly in rural areas, by enhancing access to education, skills development, and business opportunities.

These findings collectively underscore the dual nature of digital technologies in shaping women's entrepreneurship and empowerment. While digitalization presents opportunities for economic advancement and inclusion, it also poses challenges, such as widening inequalities and digital divides. As Brahma (Brahma, 2018) argues, bridging the digital gender gap is crucial for achieving sustainable development and empowering women to play a significant role in the digital economy. Thus, there is a pressing need for comprehensive strategies that not only leverage the potential of digital technologies to empower women but also address systemic barriers and promote inclusive policies. By fostering digital literacy, expanding access to digital infrastructure, and supporting women's participation in the digital workforce, societies can harness the full potential of digitalization to advance gender equality and promote inclusive economic growth.

1.1. Community Based Entrepreneurship

The literature on community entrepreneurship emphasizes its transformative potential for local development through innovative, community-driven approaches. Johannisson (Johannisson, 1990) and Bailey (2012) highlight the pivotal role of community enterprises in fostering support networks for local autonomous entrepreneurs and contributing to regeneration, social capital, and civil society promotion. These initiatives are not limited to economic endeavors but also encompass diverse social, economic, and environmental needs, as demonstrated by Hwang, Stewart, and Ko (Hwang et al., 2012) and Parwez (2017), who explore the impact of community-based actions on sustainable tourism development and social upliftment in marginalized communities, respectively.

Furthermore, the shift towards community-focused, ICT-enabled microservices enterprises, advocated by Van Rensburg et al. (2008), underscores the importance of socially responsible business development. Similarly, Vargas (2000) emphasizes the integration of social, economic, and environmental dimensions into micro-enterprises to foster sustainable development. Bendick and Egan (Bendick & Egan, 1993) and Markley et al. (Markley et al., 2015) underscore the interdependence between business and community development, advocating for the strategic linking of these efforts to maximize synergies and support entrepreneurial ecosystems. Fortunato and Alter (2015) provide a comprehensive overview of the multidimensional nature of community entrepreneurship, while Peredo and Chrisman (Peredo & Chrisman, 2006) propose a theory of community-based enterprise as a holistic strategy for sustainable local development, integrating

natural and social capital with economic considerations. Through these diverse perspectives, the literature underscores the transformative potential of community entrepreneurship while highlighting the need for inclusive, sustainable, and socially responsible approaches to drive local development forward.

Theoretical Framework: Exploring the Intersection of Digital Economy and Women's Community Growth in *Jogja Muslimah Preneur*

The digital economy, evolving alongside the use of information and communication technology, has a significant impact on women and their communities. According to the perspective of the Ministry of Communication and Information (Kementrian Komunikasi dan Informasi, 2019), the digital economy illustrates how the development of information and communication technology influences global socio-economic conditions, offering a fresh understanding of the interplay between innovation, technology, and macro and microeconomic aspects. Within the digital economy framework, women assume an increasingly crucial role. Digital technology has opened up new avenues for women to participate in economic activities, particularly through e-commerce and fintech platforms. Through these platforms, women can capitalize on streamlined transactions, access to global markets, and product promotion, as noted by Alwendi (Alwendi, 2020). In Indonesia, e-commerce platforms like tokopedia.com, bukalapak.com, and blibli.com provide opportunities for women to sell their products online, both as individuals and as entrepreneurs within their communities. Furthermore, social media serves as a vital tool for women to showcase and promote their products, as evidenced by sales through online stores on platforms such as Facebook, Twitter, and Instagram.

Women's communities, such as Jogja Muslimah Preneur (JMP), exemplify how the digital economy contributes to the growth and empowerment of women. Utilizing e-commerce platforms and social media, these communities amplify the visibility and accessibility of their businesses, while also broadening their networks and business connections. Within this framework, the concept of the sharing economy, intrinsic to the digital economy, becomes particularly relevant. Women's communities can foster mutual support and collaboration in advancing their businesses, as highlighted by the OECD (Oecd.org, 2020). This collaborative approach facilitates the establishment of an inclusive and sustainable ecosystem, enabling women to exchange knowledge, experiences, and resources, ultimately leading to collective success.

Communities such as JMP play a vital role in empowering women within the digital economy. Acting as platforms, these communities facilitate mutual support, knowledge-sharing, and the enhancement of business acumen among women, enabling them to adapt to technological advancements effectively. The notion of community as a supportive social entity holds immense significance in this context. Within these communities, women gain access to various forms of support—technical, educational, facilitative, and representative—as elucidated by Jam Ife and Frank Tesoriero ((Cahyani, 2021). This nurturing environment cultivates opportunities for women to excel in the digital economy, contributing significantly to their families, communities, and the broader economy. Consequently, the digital economy, women, and communities intertwine, forming a multifaceted yet potentially transformative ecosystem for women's empowerment and overall economic advancement.



Figure 1. Conceptual Framework

Research Method

This research adopts a qualitative approach, centering on the Jogja Muslimah Preneur (JMP) community as its focal point. The selection of JMP as the research object is grounded in several pertinent factors. Firstly, JMP serves as a platform comprising female Muslim entrepreneurs, facilitating a comprehensive analysis of its internal dynamics and interactions. Secondly, with a membership exceeding 400 individuals from diverse regions and business sectors, the community showcases a notable level of representation and diversity. Thirdly, JMP actively organizes a range of innovative activities for its members, providing opportunities to observe the outcomes of their interventions or programs. Lastly, the community's engagement in various collaborations with external stakeholders, including private and government sectors, enriches the analysis of its dynamics.

Data collection involves a combination of questionnaire surveys, observations, and direct interviews with 20 informants, including 5 JMP committee members (K1, K2, K3, K4, K5) and 15 JMP members (A1-A15). The questionnaire, distributed to 50 respondents, features open-ended questions to allow for diverse responses beyond predefined options. The informants, all female entrepreneurs associated with JMP, represent a spectrum of business sectors, including Fashion, Culinary, Services, and Creative Products, among others. Culinary emerges as the predominant sector within the JMP community, followed by fashion, services, and creative products. Observations entail systematic direct observations of the phenomena under scrutiny, utilizing an open observation approach known to the subjects. This method allows researchers to observe unfolding events with subjects' awareness, providing valuable insights into the community's dynamics. Secondary data sources encompass document reviews, notes, files, and materials sourced from e-commerce platforms, social media, and the websites of JMP members or the community itself.

Data analysis employs a phenomenological approach coupled with an explication technique. This process involves thorough data comprehension, formulation of individual phenomenological descriptions, identification of common themes, explication of these themes, and synthesis to derive conclusive findings. This methodological framework offers a robust framework for comprehending and dissecting the roles and dynamics of the JMP community within the realm of the digital economy and women's business growth.

Result

The Role of Jogja Muslimah Preneur Community in JMP Enterprises

The Jogja Muslimah Preneur community plays a pivotal role in fostering the development of businesses led by women entrepreneurs. This role extends across various domains including education, technical support, facilitation, and representation. Specifically, in terms of education role, JMP offers a wide range of learning opportunities covering both business and religious aspects to all its members. Business-focused initiatives encompass training sessions addressing topics such as "leveraging social media and technology for business management," "financial planning for enterprises," "effective team management," and "personal development for entrepreneurs."

Moreover, JMP organizes training programs that integrate religious principles into business management practices. Recognizing its identity as a community of Muslim female entrepreneurs, JMP places importance on imparting religious values into members' business operations. These educational efforts span areas such as "contractual principles, online transactions, trade regulations, and collaborative agreements." Furthermore, JMP's activities extend to religious dimensions, evident in events like "Muslimah Inspiring Talk." These sessions serve as platforms for discussions on themes like "exemplary Muslimah traits," "Islamic family dynamics," "aspirations for Muslim households," and "the role of women in nurturing harmonious family environments." Through its multifaceted approach, JMP empowers women entrepreneurs not only in business but also in integrating religious values into their professional endeavors.

The technical role within a community entails creating an environment that reflects the community's vision and mission. In the case of JMP, it acts as a platform where members actively interact and engage in collaborative endeavors. JMP's technical role involves orchestrating various technical activities. While educational initiatives aim to disseminate information and knowledge, technical activities are hands-on, focusing on direct implementation or practical application by members. This fosters a conducive environment aligned with the community's objectives. For instance, technical activities may encompass tasks like managing WhatsApp databases to boost sales, devising content schedules for online ventures, handling cost prices and financial records in the culinary sector, and mastering Canva design techniques to target the appropriate audience.

The facilitative role involves JMP members stating that one of the reasons for joining this community is to access various facilities available to JMP members. JMP is always ready to facilitate all member needs as long as they can be accommodated. The facilitative role of JMP is interpreted as a means to support the achievement of business goals for female entrepreneurs. An example of JMP's facilitative role is facilitating the processing of Intellectual Property Rights (HKI), Business Identification Numbers (NIB), and halal certification for entrepreneurs who have not yet obtained them. JMP also facilitates various events such as culinary festivals, fashion shows, and product photo collaborations, specifically for JMP members.

The representative role of the JMP Community signifies its role as a representative body for Muslim female entrepreneurs in Yogyakarta and its surrounding areas. This role implies that the activities organized by JMP reflect the interests and aspirations of Muslim female entrepreneurs in the region. This representative role can be further divided into cooperation and social fields. In terms of cooperation, JMP collaborates with various entities such as Finansilaku for financial management, Wardah and Bank Muamalat for event sponsorship, the Department of Cooperatives and Small Medium Enterprises of DIY (Yogyakarta) for facilitating Halal certification, and the Department of Industry and Trade of DIY for organizing product festivals. On the other hand, in the social field, JMP engages in activities like distributing almsgiving during Jumah and dawn prayers, as well as providing donations for disaster relief efforts.

Digital Economic Products within the Jogja Muslimah Preneur Community E-commerce

The entrepreneurs associated with the JMP community leverage E-commerce for their business transactions, recognizing the rapid evolution and competitiveness of the business landscape. E-commerce serves as a vital medium for JMP's female entrepreneurs to adapt to these changes. Through questionnaire surveys and interviews, several factors influencing the use of E-commerce among JMP entrepreneurs were identified:

1. **Online transaction trends:** Online buying and selling have become ingrained in global culture, including in Indonesia. A significant portion, 88.1%, of internet users in Indonesia utilize E-commerce services, marking the country with the highest percentage globally, according to a survey by We Are Social in April 2021 (Databooks, 2021). Additionally, during the COVID-19 pandemic, Indonesian E-commerce witnessed a substantial increase, with a 5-10 fold rise and a 51% addition of new customers (Laming, 2020). Interviews with the President of JMP (K1) reveal that this data motivates female entrepreneurs in JMP to adopt E-commerce for their businesses. They assert that aligning with these trends has led to significant growth in their businesses. Notably, compared to men, women exhibit a strong desire to stay updated, driving them to follow current trends (News, 2022). This assertion is supported by previous research indicating that integrating E-commerce into business operations results in sales increases exceeding 50% (Irawati & Prasetyo, 2021).
2. **No spatial or temporal limitations:** E-commerce transcends temporal constraints, allowing products to be sold 24 hours a day. According to interviews with A1, this flexibility is a key reason why JMP entrepreneurs opt for E-commerce. It enables sellers and buyers to conduct transactions at any time, thereby enhancing the likelihood of transactions. Research by Rosyad suggests that through E-commerce, companies can expand their markets, attract new customers, provide round-the-clock service, access information swiftly, and foster good customer relations (Rosyad, 2018). Additionally, using digital platforms, women find it more comfortable to conduct transactions and expand their markets without physical interactions, thus aligning with Indonesian norms and traditions.
3. **Expanding marketing reach:** E-commerce empowers JMP entrepreneurs to expand their markets from local to international levels. As highlighted by A2, this broader reach exposes their products to a larger audience, enhancing sales potential. JMP businesses have successfully penetrated the global market, including batik businesses with the Sogan Batik brand, travel prayer rug businesses with the Gumun.id brand, and sporty abaya businesses with the Neahijab brand. This expansion is facilitated by the community's efforts to educate members about the importance of using digital platforms for business marketing.
4. **Transaction and service convenience:** E-commerce platforms offer various conveniences such as multiple payment options and service offerings. Transaction convenience encompasses diverse payment methods like bank transfers, E-wallets, Cash on Delivery (COD), and deferred payment options. Service offerings include free or subsidized shipping, customer communication, and reviews. Shipping costs significantly influence consumer purchasing decisions, according to JMP entrepreneurs. Consequently, they capitalize on these conveniences to attract consumers. This aligns with prior research indicating that transaction convenience positively impacts online purchase intentions and customer satisfaction (supartono, 2021); (Damasta S & Widiyanto, 2018).

E-commerce has a positive impact on businesses run by female entrepreneurs affiliated with the JMP community, as outlined below:

1. **Building Branding:** Branding is crucial for attracting consumers and establishing trust in products or businesses. JMP entrepreneurs understand the importance of branding and utilize E-commerce platforms to enhance their brand presence. Research by Sirclo Insight indicates that E-commerce accounts for 95% of shopping activities, highlighting the significant visitor

traffic on these platforms (Sirclo, 2022). By leveraging various features on E-commerce platforms, JMP entrepreneurs can effectively create and strengthen their brand identity.

- 2. Cost Savings:** E-commerce offers opportunities for cost savings across various aspects of business operations. Firstly, online marketing activities on E-commerce platforms are more cost-effective compared to traditional offline methods such as printing brochures or participating in physical events. Secondly, transitioning from offline to online operations reduces transportation costs, with E-commerce platforms providing convenient pick-up and delivery services, often with subsidies or free shipping options. Thirdly, online stores eliminate the need for expensive physical locations and maintenance, reducing rental and upkeep expenses. Many JMP members without offline stores witness a surge in orders through their online platforms, further reducing operational costs. Additionally, labor costs are reduced due to streamlined online operations that are not constrained by spatial or temporal limitations.
- 3. Evaluation Convenience:** E-commerce platforms offer various tools and services that simplify business evaluation and performance measurement. Entrepreneurs can access comprehensive data on their activities, including customer visits, sales trends, and profitability, enabling them to make informed decisions. Moreover, entrepreneurs can gather customer feedback and engage with their audience through review and communication features available on E-commerce platforms. This data serves as valuable insights for refining business strategies and fostering development and growth

Financial Technology

Financial Technology (Fintech) has proven to be a significant catalyst for the advancement of businesses, particularly those led by female entrepreneurs within the Jogja Muslimah Preneur (JMP) community. The benefits of financial technology can be outlined as follows:

- 1. Business Development Media:** Since integrating fintech into their business operations, female entrepreneurs associated with JMP have witnessed notable business growth. Fintech platforms offer a variety of financial services, including electronic money, loans, and payment solutions, which can be accessed conveniently anytime and anywhere. Moreover, fintech services help overcome financial challenges faced by female entrepreneurs, especially those situated far from physical banking branches. The accessibility provided by fintech platforms contributes to the expansion and development of businesses within the JMP community.
- 2. Source of Business Financing:** Although not extensively utilized by all members, the emergence of peer-to-peer lending fintech platforms has significantly eased the process of obtaining business financing for female entrepreneurs in the JMP community. Despite being accessed by only around 14.6% of entrepreneurs, online lending products have provided a crucial source of funding. Fintech platforms enable JMP entrepreneurs to apply for loans online, ensuring a streamlined process with minimal complications. Additionally, the repayment of these loans is facilitated through fintech platforms, offering security and regulatory compliance akin to traditional banking institutions. The accessibility and efficiency of fintech platforms allow JMP female entrepreneurs to secure online loans swiftly, eliminating the need for physical visits to bank branches.

3. **Enhancing Financial Literacy Media:** The presence of fintech platforms encourages JMP entrepreneurs to familiarize themselves with and utilize fintech applications effectively. The fusion of finance and technology inherent in fintech contributes positively to the financial literacy of JMP entrepreneurs. Interviews conducted with JMP entrepreneurs reveal that fintech platforms aid them in recording financial activities and transactions accurately. This is particularly beneficial for novice entrepreneurs who lack simple or specialized financial management systems, as fintech platforms offer user-friendly solutions. Previous studies have demonstrated that the adoption of fintech among Micro, Small, and Medium-sized Enterprises (MSMEs) positively impacts their financial literacy (Wardani & Darmawan, 2020) (Mustikasari & Noviardy, 2020). Among JMP entrepreneurs, digital banking services are the most commonly utilized fintech services, followed by payment channels, with peer-to-peer lending being less frequently employed. Popular digital banking options include BCA, Mandiri, BRI, and BNI, while e-wallets like ShopeePay, Ovo, and GoPay are commonly used for payment transactions.

In conclusion, financial technology serves as a pivotal tool for driving the growth and success of businesses managed by female entrepreneurs within the JMP community. It provides avenues for business expansion, facilitates access to financing, and fosters the enhancement of financial literacy among entrepreneurs, thereby contributing to their overall entrepreneurial empowerment and economic advancement.

The Impact of the JMP Community on Women's Business Growth

The Jogja Muslimah Preneur (JMP) community plays a crucial role in encouraging its members to adopt digital economic products such as E-Commerce and Financial Technology (Fintech) in their businesses. By leveraging these technologies, JMP's female entrepreneurs have experienced significant growth, reflected in the following three areas:

Increased Sales: The use of E-Commerce by JMP members has had a noticeable positive impact on various aspects of their businesses, including sales. Through E-Commerce, entrepreneurs can effectively market their products to a wider audience, both locally and globally, thereby increasing market reach and overall sales. Additionally, the ease of online payments has been a significant factor in encouraging consumers to make purchases, resulting in increased sales for JMP entrepreneurs. Furthermore, entrepreneurs actively utilizing E-Commerce and Financial Technology features report sales increases of up to 100% compared to previous levels.

Production Growth: Increased sales have also led to increased production, characterized by higher productivity, capacity, and faster product delivery. JMP entrepreneurs actively embracing E-Commerce and Financial Technology have been able to develop their businesses from reseller status to manufacturers, and even expand into agency systems and branches in several cities. Increased production has also led to additional employment opportunities and a greater emphasis on product quality through quality control (QC) systems, particularly in businesses with branch and agency systems.

Income Enhancement: The use of E-Commerce and Financial Technology enables JMP entrepreneurs to achieve significant cost savings. Various cost-saving measures include using E-Commerce for marketing activities, transportation, premises, and labor, as well as utilizing Financial Technology offering facilities such as free transfers, cashback, discounts, and redeemable points for various rewards. Financial Technology usage also saves time as transactions can be conducted anytime, anywhere. The more cost savings achieved, the higher the income for JMP entrepreneurs.

Overall, the use of E-Commerce and Financial Technology has brought significant positive changes to JMP member entrepreneurs in terms of sales, production, and income. By effectively utilizing these technologies, entrepreneurs can optimize their businesses and achieve greater success in an increasingly competitive market.

Manajerial Implication/Discussion

The exploration of the Jogja Muslimah Preneur (JMP) community's role in empowering women entrepreneurs unfolds a rich tapestry of insights into the dynamics of women's engagement with the digital economy within the Indonesian context. Within this exploratory discussion, we delve deeper into the multifaceted dimensions of the JMP community's impact, drawing upon the theoretical framework of the digital economy and women's community growth. Central to the discussion is the educational role played by JMP, which transcends mere skill acquisition to encompass a holistic approach to women's empowerment. Through a synthesis of business and religious teachings, JMP equips its members with not only practical business acumen but also a value system that guides ethical decision-making and fosters a sense of community cohesion. This approach not only enhances women's efficacy in entrepreneurial endeavors but also underscores the transformative potential of integrating religious principles into economic activities within a digital context.

Complementing the educational role is the technical dimension of JMP's engagement, which serves as a catalyst for innovation and adaptation in the digital landscape. By providing a platform for members to engage in hands-on activities and collaborative projects, JMP cultivates a culture of experimentation and learning that is essential for navigating the complexities of the digital economy. This technical support extends beyond mere skill-building to encompass the creation of an enabling environment where women feel empowered to harness digital tools for business growth and sustainability. Furthermore, the facilitative role of JMP emerges as a critical factor in overcoming barriers to women's participation in the digital economy. Through its provision of resources, networking opportunities, and logistical support, JMP facilitates the translation of entrepreneurial aspirations into tangible outcomes. Whether it is navigating bureaucratic hurdles or accessing financial resources, JMP serves as a conduit through which women entrepreneurs can overcome systemic barriers and realize their full potential in the digital sphere. Lastly, the representative function of JMP underscores its significance as a voice for Muslim female entrepreneurs in Yogyakarta and beyond. By advocating for the interests and concerns of its members, JMP ensures that women's voices are heard in decision-making processes and policy discussions that shape the digital economy. This representation not only empowers individual entrepreneurs but also contributes to the broader goal of promoting gender equality and social inclusion within the entrepreneurial ecosystem.

In summation, the exploratory discussion highlights the transformative potential of the Jogja Muslimah Preneur community in empowering women entrepreneurs within the digital economy. By adopting a holistic approach that integrates education, technical support, facilitation, and representation, JMP exemplifies how women's communities can serve as catalysts for economic empowerment and social change. As Indonesia continues to navigate the complexities of the digital age, initiatives like JMP offer valuable lessons in harnessing the power of community to drive inclusive and sustainable development.

Conclusion

This research offers a comprehensive overview of the Jogja Muslimah Preneur (JMP) community's role in advancing women-led businesses in Yogyakarta. In essence, the JMP community plays four key roles: educational, technical, facilitative, and representative. Through educational initiatives like business and religious training, JMP equips its members with essential knowledge to enhance their business management skills. Additionally, the community's technical support is vital in assisting members with business operations, fostering an environment conducive to business growth. Acting as a facilitator, JMP addresses the needs of its members, while its representative role bridges connections between members and relevant stakeholders.

Moreover, the research underscores the significance of the digital economy in driving business growth within JMP. The community not only encourages the adoption of digital economy but actively promotes its use among members. Leveraging online platforms like E-commerce, JMP entrepreneurs can establish branding, reduce operational costs, and streamline business evaluation processes. These initiatives collectively contribute to the expansion and enhancement of women-led businesses within JMP, showcasing the substantial potential of the digital economy in bolstering the competitiveness and sustainability of small and medium enterprises. Financial Technology (Fintech) further supports women-led businesses in JMP by offering services such as digital banking and payment channels, enabling entrepreneurs to efficiently develop their businesses, access financing sources, and improve financial literacy.

In conclusion, this research provides deep insights into how communities like JMP can significantly contribute to supporting the growth of women-led businesses through the utilization of the digital economy. Policy recommendations stemming from this research can offer valuable guidance to governments and stakeholders in backing the development of women-led businesses through online platforms and enhancing the inclusivity and accessibility of digital financial services for women entrepreneurs. Future research endeavors could focus on further exploring the use of fintech in women-led businesses and devising strategies to enhance the accessibility and security of digital financial services for community members like JMP.

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