Economic Culture for Non-professionals
Through Social Media (Personal Experience)

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Abstract. The research problem can be summarized in the decline of economic culture regarding social media posts. So, we notice an increase in the percentage of debtors who do not do well in many countries of the world, but social media has increased social jealousy that urges for extravagance and the waste of available economic resources. The importance of the study arises from two main points: the importance of the subject of the study, which is the economic culture and the preservation of the economic resources available in the world in light of the scarcity of resources or their relative scarcity, as well as the huge inflation in the number of social media users, where the users of the three methods (subject of study) reached more than 3.5 Billion at the beginning of 2019, which raised the global percentage to 45% of the total number of people around the world. The study objectives focus on showing the groups benefitting from this personal experience through Instagram, Twitter and YouTube, shedding light on the economic aspects that this personal experience was keen to cover through social media, as well as detailing the beneficiary groups, along with mentioning samples of the feedbacks of those who follow the experience through social media. The study concentrated on the time limits from 2017 to 2020, while its human limits are all viewers and listeners of all Arabic native speakers.

Keywords: Knowledge economy · Economic culture · Social media · Instagram · Twitter · YouTube

1 Introduction

Social media, of all kinds, have come to occupy a major part of people, individuals, companies’ life, and even government ministries; in recent years, we have found public figures and even presidents of states who have accounts on social media such as Twitter, Instagram and others.

In addition to, most ministries, agencies and government institutions have also started publishing instructions to individuals and companies through social media, and allocating accounts to respond to inquiries and communicate with clients through social media accounts.

Rather, we are seeing social media accounts characterized by specialized awareness, such as accounts specialized in legal awareness for individuals and companies, as well...
as accounts for consumer protection; Moreover, accounts for media awareness, which are the most of them, accounts specialized in marketing and commercial promotion, accounts for health nutrition, accounts for home sports, and others of the specialized accounts, but by searching for accounts specialized in economic awareness. The study found a dearth of this type of accounts, due to several reasons, including:

1) The lack of specialists in the economics field of all kinds, macroeconomics, microeconomics, Islamic economics, econometrics, mathematical economics, consumption, production, banks, money, economic policies, inflation, unemployment, and other economic issues.
2) The lack of economists, especially academics and economic advisors, who have engaged in the world of social media.
3) The existence of specialized statistical accounts in some countries, which publish economic statistics, especially through the infographics technology, but these numbers and statistics are only understood by specialists and economists, while the public-users of social media - remains far from them and their economic statistical implications.

These and other reasons have had a major role in the lack of social media to accounts specialized in the economy and the spread of general economic culture.

1.1 The Study Problem

The study can be summarized in the decline of economic culture through the posts of social media, although social media occupies a great deal of time for billions of people, so it preoccupied people with patterns of consumption and methods of consumer lure and dumping instead of economic rationalization.

1.2 Study Questions

1. To what extent people are increasingly interested in following social media in recent years?
2. What are the groups that benefit from this personal experience through Instagram, Twitter and YouTube?
3. What are the economic aspects that this personal experience was keen to cover through social media?
4. What are the relevant groups that this personal experience was keen to cover through social media?

1.3 Importance of the Study

The importance of the study arises from two main points:

1. The importance of the subject of study, which is the economic culture and the preservation of the economic resources available in the world.
2. The huge inflation of social media users, where the users of the three methods (subject of study) reached more than 3.5 billion at the beginning of 2019, which raised the global percentage to 45% of the total number of people around the world.

1.4 Objectives of the Study

1) Explaining the groups benefiting from this personal experience through Instagram, Twitter and YouTube.
2) Increasing the general economic culture of non-specialists and economists.
3) Focusing on the economic aspects that this personal experience was keen to cover through social media.
4) Viewing the relevant groups that the personal experience was keen to cover through social media?

1.5 Limits of the Study

1.5.1 Time limits: 2017 to 2020
1.5.2 Spacious limits: The Kingdom of Bahrain in particular and the Arab world in general comprehensively, as social media has facilitated access by various users of these social platforms from across the borders.
1.5.3 Human limits: Viewers and listeners are all the Arabic native speakers, especially with the social networking platforms attracting tens of millions of subscribers and followers from the Arab world of different age groups and different backgrounds.
1.5.4 Technology limits: The study focused on Twitter, Instagram, and YouTube applications and platforms, and neither Snapchat nor Facebook were included in the study due to the following reasons:

1.5.4.1 Facebook: It is not very popular, especially in the eastern community and the Arab Gulf states particularly.
1.5.4.2 Facebook is characterized by writing long content, and this is not desirable in Arab and Eastern culture, unfortunately, other than Western culture as well as the Maghreb, which tends to contain long and elaborate content.
1.5.4.3 Snapchat: It has become one of the most popular platforms and contemporary applications, but it quickly disappears after passing 24 h, which makes it not suitable for economic and cultural content, but rather for daily news and Momentum events.

– As for the applications under study, those that are have passed the previous specifications and are suitable for digital content related to economic culture and can be referred to at different times.

1.6 Research Structure

1. Introduction: includes:
1.1 Study problem.
1.2 Study questions.
1.3 Study objectives.
1.4 Importance of the study.
1.5 Time, spacious, human and technology limits.

2. The first aspects: the concept of social media.
3. The second aspects: the extent of people’s interest to follow social media in recent years.
4. The third aspects: the topics covered by the experience of economic video clips through Twitter, YouTube, and Instagram.
5. The fourth aspects: creating appropriate content for economic culture.
6. The fifth aspects: the groups benefiting from the experience of the economic video clips.
7. The sixth aspects: samples of feedbacks of followers to the experience through social media.
8. Conclusion:

8.1 Results.
8.2 Recommendations.
8.3 Table of references and sources.

2 The First Aspects: The Concept of Social Media

Social Media: are electronic platforms on the Internet or mobile phone that help in the interaction between the two parties, the author and the recipient, through content produced by the users themselves, in addition to communication between users (Kaiser, China 2015).

Others defined Social Media as modern technological apps that rely on the Internet for interaction and communication between people through messages, audio clips, written messages, and video clips. Furthermore, these apps activate and form societies, gathering them from different places in the world, where people spread by sharing their interests, preferences and activities through these apps (Khalif, Samiha 2018).

Therefore, we note that social media is not like the official and traditional media, which only introduced in one source and one direction or through an official website without providing the way for comment and exchange of views, but rather are means of communication through electronic platforms designed specifically for:

1. Allows the users of these platforms to directly produce the media content, which they prefer.
2. Interact with different information and its various sources easily, in addition to form virtual groups that are easy to communicate.

We also see that according to the development and updating of these apps, they allow more than just interaction through the follow-up service for any account via these social platforms, as well as the notification activation service when publishing any post, broadcast, tweet, photo or video.
3 The Second Aspect: The Extent of People’s Interest to Follow Social Media in Recent Years

Initially, the study clarifies the most important social media platforms mentioned within the limits of the study, namely:

3.1 YouTube

There are more than 35% of internet users in the world using YouTube, for different purposes of this use; some of them use it to listen to audio clips and music, some use it to watch movies, some use it to watch entertainment and humorous clips and videos, while others use it for the purpose of education and learning, and some of them use it to develop several motor and sportive skills. Further, some of them use it to develop technical skills, calligraphy, graphic design, and others.

It has become one of the most important applications and websites in the world, rather it has become one of the crucial sources and references that the regular user refers to and is intended by the information seeker. In order to obtain information in many fields. Furthermore, it has also become one of the most important educational sources on the Internet.

Studies indicate that viewers spend an average of an hour per day watching videos on YouTube, and the number of video hours and clips watched on YouTube has reached more than one billion visual hours per day, and the number of videos and clips watched daily on YouTube is nearly 5 billion video clips.

3.2 Instagram

It is indisputable that the Instagram app is important for several groups, the most important of which are:

1. The group of users and those who desire to post their daily life events.
2. The group of editors and writers.
3. The group of public figures that people care to follow.
4. The group of athletes, artists and famous people in each specialization.
5. The group of marketers and advertisers for various products, services and promotions.

Whereas, the number of Instagram users has exceeded one billion users, and Instagram - as a means of social media - no longer needs any advertisement about it. Rather, it itself has become the focus of attention of producers to advertise and display their products through this app; it has also become used for fun, entertainment and to follow what is happening worldwide, north, south, east and west. Moreover, it is also being used to earn money and obtain profits; Where Instagram is a big and powerful tool in the world of business and finance, until late last year 2019, we find in the business field that the number of companies that have opened Instagram accounts has reached more than 25 million companies due to the importance of this app among social media. The
number of photos viewed on Instagram per day is about 40 billion photos; the number of photos that are uploaded and added is 95 million photos per day. In addition, recent studies have found that Instagram users spend an average of 53 min on the Internet per day. Indeed, studies have found that there are more than 500 million accounts on Instagram uses Instagram stories daily, and this shows a very high importance for using this site in order to spread economic culture, to educate people and users in particular towards the marketing and promotional campaigns that are depleting their basic financial resources of things that may be or not be useful sometimes, and this is all due to the aim of increasing economic, consumer and productive awareness in society.

There is a new product introduced by the Instagram app, which is Instagram for business, and the idea of this product came after they noticed that interaction with brands on Instagram is about ten times higher than other social media platforms and sites. Studies also indicate that more than 2 million advertisers around the world use Instagram and this is due to two main reasons:

1. Brands can be launched their advertising campaigns quickly and easily.
2. It has a huge number of users who represent the main material and the target group for these different commercial ads.

### 3.3 Twitter

The idea of the Twitter app started in 2004 and allowed writing a tweet of only 140 characters, which was not popular at first in the world of quick and summary news; Therefore, it became the first web gate for short blogging and the most important source for breaking news around the world, but after years the Twitter app began to develop gradually until the number of characters allowed to be included in the tweet doubled, then its scope of work expanded to include 4 photos in one tweet, or a video clip of up to length of two minutes twenty seconds, which expanded the scope of its work very significantly, and became competing with other social applications that are concerned with sound and image.

Twitter app has a distinctive feature in the capacity to access and browse without having an account on Twitter, which increases the group used through this app of social media, as some statistics stated that there are 500 million browsers and visitors per month who visit Twitter without logging in.

The number of social media users worldwide has grown to nearly 3.5 billion at the beginning of 2019, which resulted in raising the global percentage to about 45% of the total number of people worldwide (Table 1).

Social media users spend an average of 69% of their time on these apps through smartphones.

### 3.4 Ads Through Social Media

Long time ago, the process of marketing through social networks was not recognized, and Internet users were not aware of it, or the extent of its impact on the success of marketing any business. Today, it becomes indispensable in any field; whether it is a start-up or
Table 1. Statistics on the users of the Twitter, Instagram and YouTube apps

| Social Media App | Twitter | Instagram | YouTube |
|------------------|---------|-----------|---------|
| Number of users per month | 326 million users | 1 billion users | 1.9 billion users |
| Number of users per day | 134 million users | 600 million users | 30 million users |
| Number of posts per day | 140 million tweets per day | 95 million photos | There are more than 400 h of video clips every 60 s |
| Number of users per month | 326 million users | 1 billion users | 1.9 billion users |

a large company, local or international, and it must take advantage of the tremendous spread achieved by the most famous platforms in the world of social networks.

While communication between friends and acquaintances anywhere in the world is its most prominent use, it is also a platform that customers, investors and employees use to communicate with each other. This matter which making it a large and growing industry for marketing in the context of the world of social networking on the Internet.

As indicated by 72% of opinion polls, young people aged between 25 and 34 years old resort to social media for recommendations when purchasing any good or service.

Social networks are an effective way to poll the opinions of friends and influential users. If a trusted user expresses his admiration for a product or service, this will increase the probability that you may admire the product.

Discussions that take place on Twitter, Instagram, YouTube or other means of social media before deciding to purchase a product or service also contribute to directing users, while the marketer’s role is to interact with these discussions early before completing the purchase.

Likewise, regarding to travel, flight reservations, hotels, vehicles, tickets, trains, etc., marketers became more interested in using social media in order to promote and encourage their products and services through them, as well as we notice a lot of travelers who desire to survey the opinions of people who have tried these reservations previously in order to benefit from their opinions published on social media via their decisions resulted from reservations, places, vehicles, companies, and other things that require travelers.

3.5 Impact Through Social Media

Studies indicate that 95% of social media users among the age group 18-34 years follow a specific brand. (Marketing Sherpa 2019). In addition, about 71% of consumers who receive relatively good services with a brand register on social media and recommend it to others (Ambassador 2019). Moreover, there are more than 50 million small and medium companies use Facebook pages to communicate with their customers (Facebook 2020).
The best brands on Instagram have a reaction rate of approximately 4.21%, which is 58 times more than Facebook and 120 times more than Twitter, according to “Hootsuite”, which means that Instagram has become a very powerful marketing platform and none of its capabilities and services available to users can be overlooked. According to one of the “Salesforce” reports, about 70% of marketers have increased their advertising expenditures through social media apps, which shows its influence in the field of promotion, marketing and advertising.

4 The Third Aspects: The Topics Covered by the Experience of Economic Videos Through Twitter, YouTube, and Instagram

The researcher's personal experience was based on evoking the high importance of social media, and the experiment included three of these applications, which are the applications referred to in the second aspect of the study, namely Twitter, YouTube, and Instagram.

Over the years from 2017 to the current year 2020, the experiment included multiple aspects in building an economic culture for non-specialists, the most important of these aspects:

4.1 Economic Education
- Economic education for children, such as the concept of money in human life.
- The economic awareness of parents, such as the concept of school and personal expenses, according to the child’s financial personality.

4.2 Basic Microeconomic Concepts
- Investment
- Savings
- Consumption (several topics)
- Utility and its dimensions in different capitalist and Islamic economic theories

4.3 Basic Macroeconomic Concepts
- Inflation
- Types of inflation
- The unemployment
- Types of unemployment
- Currency exchange rates

4.4 Seasonal Economic Concepts
- Travel economics
- Vacation economics
- Holiday expenses planning
- Economic planning
4.5 The Islamic Endowment System

- The key concepts of the endowment
- Types of endowments
- Its economic role

4.6 The Obligation of Zakat

- The concept of Zakat
- Its economic impacts
- Details of the eight aspects of zakat
- Zakat al-Fitr
- Teaching the poor the culture of spending on Eid al-Fitr

4.7 Understanding Crises and Anticipating Their Economic Impacts

4.7.1 Impact of the Coronavirus Pandemic on the Employment Sector:

- Endangered jobs
- Jobs expected to be in high demand

4.7.2 The Corona Pandemic Impact on the Production Sector:

- Products dispensed
- Products that are in high demand internationally

4.7.3 The Corona Pandemic Impact on the Services Sector:

- Services that have been replaced, dispensed with, or otherwise changed in nature
- New or alternative services

4.7.4 The Crisis Economy:

- The devaluation of the Turkish and Argentine currency
- Earthquakes, floods and their economic effects

4.8 Monetary Theory

- The provisions of usury
- Exchange between currencies
- The price of the interest and its disadvantages in the economy structure
4.9 Economic Policies

- Financial policies
- Monetary policies
- Wage policies
- Investment policies
- International trade policies and efficient economic relations
- The impact of these policies on economic indicators such as national income, the local and national production, gross and net worth.

4.10 Governance in Islamic Banks and Financial Institutions

- Sharia supervision
- Internal Sharia audit
- External Sharia audit
- Supervisory bodies and their role such as the central bank in every country
- Corporate governance advocates such as Accounting and Auditing Organization for Islamic Financial Institutions “AAOIFI”, which issued Sharia, accounting standards, governance and ethics.

4.11 Islamic Financing Contracts

- Leasing and its types
- Murabaha and its applications
- Industrialization and its applications in the industries, contracting, construction and real estate sector
- Peace and its applications, especially in agricultural projects, and discussing some Sharia standards.

4.12 Small Enterprises and Institutions

- Personal finance
- Small and micro enterprises success factors
- Small business barriers
- Specifications of financial goals
- Methods of financial planning for the project.

4.13 Applications for Bank Customers

- Credit cards
- Lease card
- Travel cards
- Internet Purchase Card
- Legal controls for auto financing
- Criteria for financing real estate and residential units
- Financing services such as airline tickets, educational courses in universities, weddings, Hajj and Umrah trips, and other services.
5 The Fourth Aspects: The Groups Benefiting from the Experience of the Economic Sectors

Over the years from 2017 to the current year 2020, the experiment included multiple groups of non-specialists or economists in order to establish their general economic culture, and the most important of these groups are:

- Children among middle school and above, that is, from the age of 13 years and above.
- Educated parents, through some clips concerning raising a child economically and training him on economic responsibility.
- Uneducated parents through concepts of consumption, economics and family budget planning.
- Women and men heads of family through the concepts of family budget and the division of income into spending and consumption and between saving and investment.
- Small and micro-business entrepreneurs, through profit and investment feasibility studies, cost issues and benefiting from government support programs provided by “Tamkeen” and other supporting bodies.
- Retirees, by raising awareness of banking services and financing contracts that they can benefit from.

6 The Fifth Aspects: Creating Content Appropriate to the Economic Culture

The digital content creation has become a broad and independent art, with its tools and companies specialized in preparing, directing and editing it, but through the researcher’s personal individual experience found himself in content creation by three main ways:

6.1 First: Preparing the Content in a Written and Time-Bound Form and Information

The user of this method pre-prepares tightly and precisely, then reads the paper while recording the video clip for the viewers.

This method has its advantages and disadvantages.

6.1.1 The most important advantages of this method of preparing content:

6.1.1.1 Subject pre-preparation.
6.1.1.2 Preparing what is related to the topic such as numbers, statistics and specialized scientific texts.
6.1.1.3 Time discipline with desired aspects termination.

6.2.1 The main disadvantages of this method of preparing content:

6.2.1.1 The decline of interaction with information, as the content provider is preoccupied with the paper and does not deviate from it, which suggests to the viewer and listener a certain degree of limitations.
6.2.1.2 The decrease in interaction on the part of viewers after the end of the episode or video clip, as the method suggests to the viewer and the listener that the presenter provides specific information and abide by the paper in the event of questions or scientific disagreement from the viewers.

Therefore, this method was not appropriate for the personality of the researcher in this study.

6.2 The Second: Improvising Completely Without Using Any Numbers, Quotes, Statistics or Specialized Texts. This Method also has its Advantages and Disadvantages

6.2.1 The most important advantages of this method in preparing content:

6.2.1.1 Spontaneity in speech and presentation as well as video chatting with viewers and followers.
6.2.1.1 Being open to talk about anything and without exact time controls.

6.2.2 The main disadvantages of this method in preparing content:

6.2.2.1 Lack of time discipline, as the talking begins but does not know when it will end, and you may find the video clips in this case completely different, once two minutes, once five minutes, once a quarter of an hour, once less, once more and so on, without a specified time control that organizes these multiple episodes in a regular, reasonable, acceptable and proportionate way.
6.2.2.2 The lack of discipline of the talking about a specific aspect, so we find that the presenters of this type of content may start with a story and then tackle some lessons learned from it, and sum up to a situation that happened with it, and thus it depart from a set of course and the viewer or follower does not know what the purpose of the video is and what the scientific significance of it is.

This method has dangerous caveats as it appears, but it may be suitable for some groups in the community of viewers and followers, such as children, young people, and uneducated elderly people, so the researcher used it sometimes, provided that:

- Trying to set the time on the mobile clock itself or any other method.
- Talking about one aspect and not deviating from it to any other aspect; So that the viewer is not distracted, and also not bored at the same time.

Therefore, when following the reactions, feedback and methods of interaction from the audience, we find this type of clips result reactions and interaction after the episode from the group of young people or grandparents and grandmothers in a positive and interactive manner.
6.3 The Third: The Method of Preparing Some Statistics, but with an Improvised Speech that Does not Rely on the Written Paper, and This Method also Has Its Advantages and Disadvantages

6.3.1 Main advantages of this method in preparing content:
6.3.1.1 Visual contact with viewers.
6.3.1.2 Spontaneity and automaticity when speaking and communicating information.
6.3.1.3 Engage with the content more psychologically, which increases follow-up while speaking.

6.3.2 The main disadvantage of this method in preparing content, it shares with the second method the negativity of time only, as:
6.3.2.1 The clip sometimes lengthens if the person does not pay attention to the time, and therefore the researcher in this study had to consider the time many times, and train himself more and more, and sometimes delete the recording and repeat it several times, until he reached the stage of getting used to the time he set for himself in each 2–3 min segment in most clips of Economic Culture.

The third method has often been adopted, and sometimes the second method, and each of them has its own specifics of the target groups that are active to comment on, for example:

6.4 The Researcher Specified 11 Episodes for the Discussion About the Sharia Standard Related to Credit Cards, and Certainly the Researcher Used the First Method, Because its Topic is Accurate, Specialized, and in Need of Legal, Legitimate and Banking Technical Reading

Indeed, there was a wonderful response and elaborate and discreet comments from a number of specialists, bankers and heads of credit card departments about several Islamic banks.

6.5 The Researcher Specified Several Passages Regarding the Subject of School Expenses for Children, and the Researcher Used the Third Method that Combines Preparation, Improvisation and Interaction with the Topic, so Comments and Inquiries Were More Focused on the Part of Uneducated Mothers

These examples show that the topic has a major role, and the targeted group has a great impact regarding choosing the method of presentation by the content provider.

7 The Sixth Aspect: Samples of the Feedbacks of Followers to the Experience Through Social Media

List examples of the feedbacks of followers to the experience through social media.
7.1 How to Get Feedback from Your Followers and Viewers

The method of interaction in each platform depends on the advantages offered by the platform or application, including:

- Direct comments on videos in the YouTube platform, as viewers comment directly under the video, ask for their requests and write their inquiries. The same is the case on the Twitter platform as well as Instagram.
- Private messages on the Twitter platform, where inquiries, requests and others can be sent.
- Direct messages on the Instagram platform, where inquiries, requests, etc. can be sent. In addition to, the Instagram app allows sending photos as well as voice and video messages via direct messages, which increases the possibility of interaction between followers and the digital content provided to them.
- The researcher’s website, where some comment on it, but the number of followers on it was less than the interaction that takes place on the Twitter, Instagram and YouTube platforms.
- Email, as many messages were received via e-mail, and some content links were also published on e-mail groups such as Google Mail groups.

7.2 Feedback Forms

Feedback from the audience of followers took many forms, and can be divided into two main parts:

7.2.1 Inquiries regarding some episodes, such as:

A) After the first episode of the researcher's talk about financing the Murabaha contract, many inquiries were received from viewers and followers, and among these inquiries:

- We need an episode regarding controls when implementing steps in a Murabaha contract in Islamic banks.
- How can we distinguish between disciplined Murabaha and Murabaha that includes some types of imbalance.
- Can real estate be financed through Murabaha, building materials, electronic devices, or any other commodities?

B) When the researcher started talking about credit cards, many inquiries were received about them, including:

- What are the macroeconomic impacts of using credit cards?
- How can we use credit cards as individuals in appropriate and safe manner?
- What are your advice on using the credit card for travel, websites and reservation applications for hotels, cars and other travel needs?
- Do you recommend a specific limit that is not exceeded by the credit card limit?
C) When the researcher provide an episode to talk about school expenses, many inquiries were received, including:

- How can school expenses help in the economic education of the child?
- What are your advice regarding how to give the expenses to the child according to the primary, middle and high school levels?
- Is it possible for a child’s personal spending a role in building his economically balanced personality?

D) The researcher assigned several episodes about the topic of saving mechanisms, and this is the personal level, then the family level, and many inquiries have been received, the most important of which are:

- How can teach the child to save through school or personal expenses?
- What are the mechanisms that help middle-income and low-income people to save despite of the limited income?
- If the father or the head of the family is extravagant, how can the mother or the family manage the budget? What are the most important ideas that help with that?
- If one of the parents is addicted to alcohol or any other matter that consumes all income as well as that may lead to the family falling into a debts and loans, then what are the methods that the rest of the family can apply to keep the family safety and reduce debt?

7.2.2 Request for media interviews, such as:

a. Bahrain TV, and this was done after publishing several videos through the researcher’s personal accounts on Twitter, Instagram and YouTube, so Bahrain TV was contacted to the researcher in order to host him in a live talk show to discuss the family budget in light of the Corona pandemic.

b. Kuwait TV, and this was taken place after publishing several videos about the financial markets through the researcher’s personal accounts on Twitter, Instagram and YouTube, so the Kuwait State TV contacted the researcher in order to hosting the researchers on a live talk show to talk about the Bahrain Stock Exchange and the performance of indices in the Bahrain Stock Exchange, such as the General Index and Bahrain Islamic Index, and the various sectors and the movement of the financial market and news affecting them.

c. Bahrain Radio, and this was done after publishing several videos through the researcher’s personal accounts on Twitter, Instagram and YouTube, so the researcher was contacted to host him on a live talk show on the official Bahrain Radio to tackle the Eid budget, and how a family can spend a happy Eid, while saving money required for the feast for all family members.

d. Bahrain Society for the Blind, and they have requested a workshop about the subject of credit cards, how the blind can deal with them, and take into consideration the caveats in the market and not to exploit this deficiency in order to steal it through the credit card. Based on this request, some Islamic banks have been contacted to discuss the possibility of issuing credit cards for people with special needs who are specifically blind.
e. The University of Applied Sciences, as they, after seeing the episodes of personal and school expenses for the child, requested an electronic workshop in light of the Corona pandemic, regarding the topic of family budget management.

f. Hafsa Al-Awadi Mosque, in the Galali district in Muharraq Governorate, where they requested a series of scientific lessons about Islamic financing for cars, real estate, leases, industrialization and others.

Such requests have been repeated from many local and international bodies.

7.2.3 Requests to discuss specific proposed topics, such as:

a. Request to explain and simplify the Sharia standards issued by the Auditing and Accounting Authority for Islamic Financial Institutions (AAOIFI).

b. Request for explanation and examples of the Sharia standard related to financing leasing.

c. Request for an explanation and examples of the Sharia standard related to minors.

d. Request for explanation and examples of the Sharia standard regarding credit cards.

e. Request for explanation and examples of the Sharia standard related to trading in foreign currencies.

f. Request for details of the family’s economic upbringing.

g. Request courses about family budget management.

h. Request TV and radio interviews about preparing the Eid budget and related costs.

i. Requesting TV interviews to talk about travel planning and budget preparation, especially for large families who need a large budget.

j. Inquiries about the insurance form for university education for boys, which is applied by some Islamic insurance companies (Takaful) in the Kingdom of Bahrain and some Arab countries.

k. Request to explain the concept of utility in Islamic economics, providing illustrative examples.

l. Request to focus on some economic developments in light of the Corona Covid 19 pandemic.

m. Request an explanation for future jobs, especially in light of the spread of artificial intelligence technologies.

n. Request to talk about external Sharia audit in Islamic banks.

o. Request about how to work in Islamic insurance companies (Takaful), and the difference between it and commercial insurance.

p. The question about Mazaya real estate finance program in the Kingdom of Bahrain, and a method of financing through Islamic banks.
8 Conclusion

In summing up this study, the importance of paying attention to economic awareness and the need to increase the doses of economic culture through social media platforms becomes clear.

In addition, the interaction is great due to the relative dearth of this topic of content industry, and this dearth is due to several reasons from the reality of experience, the most important of which are:

A) Specialists and academics being away from social media platforms, many of whom delegate their accounts’ management to others who are not specialists.
B) Some of specialists reluctant and considering social media platforms only means of social entertainment.
C) The psychological dimension of some specialists as they become bored of explaining, teaching and educating in different educational institutions, as well as they do not have the power for communication, education, and informal and non-stereotypical teaching.
D) There are many specialized economists do not possess content-creating skills, starting from the preparation process through the implementation process and ending with the decent artistic production process by presenting it on different social media platforms.

8.1 Main Outcomes

8.1.1 There is an urgent need to take advantage of social media platforms in order to spread the economic culture to the public.
8.1.2 The classification of some groups of viewers increased their level of understanding and awareness about the topic presented through social media apps.
8.1.3 The interaction was clearer and greater on Twitter for several reasons:

8.1.3.1 Ease of retweeting
8.1.3.2 Ease of reply
8.1.3.3 Ease of preference (like - favorite)
8.1.3.4 The possibility to browse the Twitter app even for those who did not download the app on their smart device.
8.1.3.5 Social acceptance of the Twitter app in the Arabian eastern countries such as the Gulf Cooperation Council.
8.1.3.6 There are many official agencies using Twitter.

All this increased the rate of interaction with economic media clips via Twitter than with Instagram and YouTube applications.

8.2 Main Recommendations

8.2.1 Increasing such activities and awareness video clips aimed to spread economic culture and increasing economic maturity.
8.2.2 Classifying each age group to a specific level of media offering; So that the economic media discourse can be easily understood.

8.2.3 Present the content using the method appropriate to the targeted group, as well as to the topic presented.

8.2.4 More humility on the part of specialists and academics as well as training in preparing episodes and creating, implementing and providing the content.

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