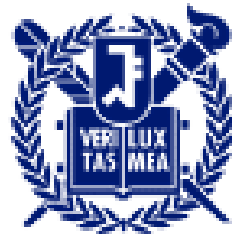


COVID-19 DAN SDGS

Rezzy Eko Caraka, PhD

rezzy94@snu.ac.kr / rezzy.eko@ui.ac.id

Rezzy Eko Caraka, M.Sc(RES), Ph.D



- **Post-Doctoral (Researcher) Seoul National University September 2020- December 2020**
- **Research for Basic Sciences, Department of Statistics Seoul National University, Laboratory of Hierarchical Likelihood**

서울대학교
SEOUL NATIONAL UNIVERSITY



SNUH
SEOUL NATIONAL UNIVERSITY
HOSPITAL

- **Post-Doctoral (Researcher) Seoul National University Hospital January 2021- presents**
- **Medical Research Center, Department of Internal Medicine**



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INDONESIA
Veritas, Proficit, Servitio

FACULTY OF
ECONOMICS
AND BUSINESS

- **Lecturer, March 2021-presents**
- **Faculty of Economics and Business (FEB), Universitas Indonesia**



BDSRC
BIOINFORMATICS & DATA SCIENCE
RESEARCH CENTER

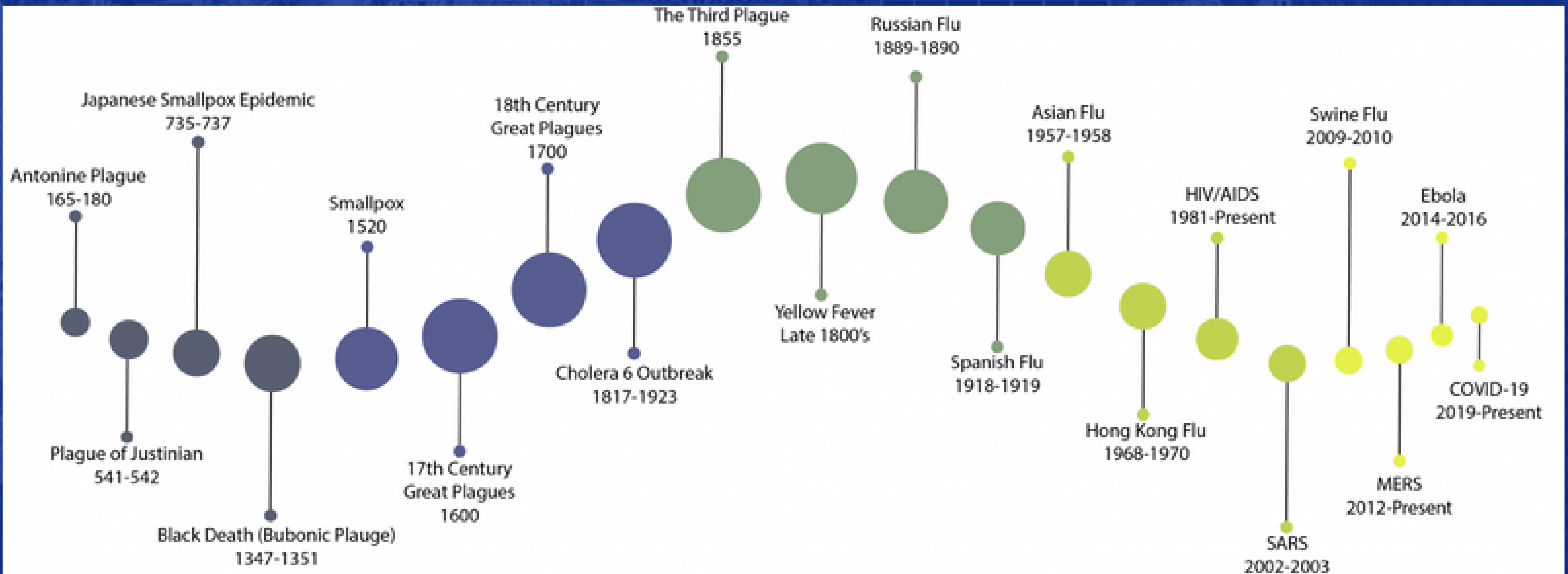
- **Senior Researcher, January 2017- now**
- **BDSRC, Bina Nusantara University**

AGENDA

1. Penelitian COVID-19 dari 2019 sampai 2021
2. Analisis Kerentanan Bisnis Perdagangan UMKM selama COVID-19 (SUSENAS)
3. Peran BAZNAS (Text mining dari laporan)
4. Kerentanan Bencana di Papua Barat (SUSENAS)

Q?

What if achieving the **SDGs** is what the world needs – not only to recover from the current crisis – but to better respond to the next one?



COVID-19 DAN SDGS

TUJUAN PEMBANGUNAN BERKELANJUTAN



PADA 2019-2020, RISET YANG BERKAITAN TENTANG COVID PALING BANYAK MEMBAHAS TENTANG

1. DETEKSI CHEST XRAY
2. KAJIAN DAMPAK LOCKDOWN TERHADAP EKONOMI, LINGKUNGAN, DAN TOPIK SDGS LAINNYA
3. PERAMALAN LAJU PENDERITA HARIAN, RECOVERED, DAN JUMLAH YANG MENINGGAL

<input type="checkbox"/>	2021	(75,097)	>
<input type="checkbox"/>	2020	(85,518)	>
<input checked="" type="checkbox"/>	2019	(59)	>

	Document title	Authors	Year	Source	Cited by
<input type="checkbox"/> 1	Clinical features of patients infected with 2019 novel coronavirus in Wuhan, China <i>Open Access</i>	Huang, C., Wang, Y., Li, X., (...), Wang, J., Cao, B.	2020	The Lancet 395(10223), pp. 497-506	15816
	View abstract <input type="checkbox"/> Find it @ SNU <input type="button" value="Full Text"/> Related documents				
<input type="checkbox"/> 2	Clinical characteristics of coronavirus disease 2019 in China <i>Open Access</i>	Guan, W., Ni, Z., Hu, Y., (...), Zhu, S., Zhong, N.	2020	New England Journal of Medicine 382(18), pp. 1708-1720	10452
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<input type="checkbox"/> 3	Clinical course and risk factors for mortality of adult inpatients with COVID-19 in Wuhan, China: a retrospective cohort study <i>Open Access</i>	Zhou, F., Yu, T., Du, R., (...), Chen, H., Cao, B.	2020	The Lancet 395(10229), pp. 1054-1062	8943
	View abstract <input type="checkbox"/> Find it @ SNU <input type="button" value="Full Text"/> Related documents				
<input type="checkbox"/> 4	A novel coronavirus from patients with pneumonia in China, 2019 <i>Open Access</i>	Zhu, N., Zhang, D., Wang, W., (...), Gao, G.F., Tan, W.	2020	New England Journal of Medicine 382(8), pp. 727-733	8717
	View abstract <input type="checkbox"/> Find it @ SNU <input type="button" value="Full Text"/> Related documents				
<input type="checkbox"/> 5	Epidemiological and clinical characteristics of 99 cases of 2019 novel coronavirus pneumonia in Wuhan, China: a descriptive study <i>Open Access</i>	Chen, N., Zhou, M., Dong, X., (...), Zhang, X., Zhang, L.	2020	The Lancet 395(10223), pp. 507-513	7592

Bagaimana dengan Computer science?

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	Document title	Authors	Year	Source	Cited by
<input type="checkbox"/> 1	Experimental Treatment with Favipiravir for COVID-19: An Open-Label Control Study <i>Open Access</i>	Cai, Q., Yang, M., Liu, D., (...), Liu, Y., Liu, L.	2020	Engineering 6(10), pp. 1192-1198	499
	View abstract Find it @ SNU Full Text Related documents				
<input type="checkbox"/> 2	Automated detection of COVID-19 cases using deep neural networks with X-ray images <i>Open Access</i>	Ozturk, T., Talo, M., Yildirim, E.A., (...), Yildirim, O., Rajendra Acharya, U.	2020	Computers in Biology and Medicine 121,103792	360
	View abstract Find it @ SNU Full Text Related documents				
<input type="checkbox"/> 3	A review of sars-cov-2 and the ongoing clinical trials <i>Open Access</i>	Tu, Y.-F., Chien, C.-S., Yarmishyn, A.A., (...), Wang, M.-L., Chiou, S.-H.	2020	International Journal of Molecular Sciences 21(7),2657	268
	View abstract Find it @ SNU Full Text Related documents				
<input type="checkbox"/> 4	Geographical tracking and mapping of coronavirus disease COVID-19/severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) epidemic and associated events around the world: How 21st century GIS technologies are supporting the global fight against outbreaks and epidemics <i>Open Access</i>	Kamel Boulos, M.N., Geraghty, E.M.	2020	International Journal of Health Geographics 19(1),8	180
	View abstract Find it @ SNU Full Text Related documents				

<input type="checkbox"/> COVID-19	(1,732) >
<input type="checkbox"/> Pandemic	(532) >
<input type="checkbox"/> Viruses	(467) >
<input type="checkbox"/> E-learning	(411) >
<input type="checkbox"/> Human	(394) >
<input type="checkbox"/> Students	(346) >
<input type="checkbox"/> Humans	(340) >
<input type="checkbox"/> Deep Learning	(336) >
<input type="checkbox"/> Coronaviruses	(328) >
<input type="checkbox"/> Coronavirus Disease 2019	(314) >
<input type="checkbox"/> Covid-19	(314) >
<input type="checkbox"/> Learning Systems	(295) >
<input type="checkbox"/> Coronavirus	(294) >
<input type="checkbox"/> Pandemics	(294) >
<input type="checkbox"/> SARS-CoV-2	(270) >
<input type="checkbox"/> Machine Learning	(263) >
<input type="checkbox"/> Diagnosis	(251) >
<input type="checkbox"/> Diseases	(247) >
<input type="checkbox"/> Artificial Intelligence	(243) >
<input type="checkbox"/> Coronavirus Infection	(242) >
<input type="checkbox"/> Coronavirus Infections	(242) >
<input type="checkbox"/> Virus Pneumonia	(241) >

Bagaimana dengan studi kasus Indonesia? (Citasi 5 terbanyak)

[\[HTML\] Correlation between weather and Covid-19 pandemic in Jakarta, Indonesia](#)

[R Tosepu](#), [J Gunawan](#), [DS Effendy](#), [H Lestari](#)... - [Science of The Total ...](#), 2020 - Elsevier

This study aims to analyze the correlation between weather and **covid-19** pandemic in Jakarta **Indonesia**. This study employed a secondary data analysis of surveillance data of **covid-19** from the Ministry of Health of the Republic of **Indonesia** and weather from the ...

☆ [🔗](#) Cited by 436 [Related articles](#) [All 17 versions](#) [🔗🔗](#)

[\[HTML\] Review and analysis of current responses to COVID-19 in Indonesia: Period of January to March 2020](#)

[R Djalante](#), [J Lassa](#), [D Setiamarga](#), [A Sudjatma](#)... - [Progress in Disaster ...](#), 2020 - Elsevier

The world is under pressure from the novel **COVID-19** pandemic. **Indonesia** is the fourth most populous country in the world and predicted to be affected significantly over a longer time period. Our paper aims to provide detailed reporting and analyses of the present rapid ...

☆ [🔗](#) Cited by 333 [Related articles](#) [All 7 versions](#) [🔗🔗](#)

[Impact of COVID-19 large scale restriction on environment and economy in Indonesia](#)

[RE Caraka](#), [Y Lee](#), [R Kurniawan](#)... - [Global Journal of ...](#), 2020 - gjesm.net

COVID-19 has a severe and widespread impact, especially in **Indonesia**. **COVID-19** was first reported in **Indonesia** on March 03, 2020 then rapidly spread to all 34 provinces by April 09, 2020. Since then, **COVID-19** is declared a state of national disaster and health emergency ...

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[Impact of COVID-19's Pandemic on the Economy of Indonesia](#)

[S Susilawati](#), [R Falefi](#), [A Purwoko](#) - ... [International Research and ...](#), 2020 - bircu-journal.com

COVID-19 is a global health problem including in **Indonesia**. The increased case of **COVID-19** proved to have quite a significant impact on the economy globally which may have affected stability in **Indonesia**. This method of collecting data is a method of study literature ...

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[The impact of COVID-19 outbreak on poverty: An estimation for Indonesia](#)

[A Suryahadi](#), [R Al Izzati](#)... - [Jakarta: The SMERU ...](#), 2020 - researchgate.net

The Coronavirus Disease 2019 (**COVID-19**) is expected to infect millions of people all over the world. The economic impact is expected to be large and can lead to a global recession. Millions of people will be pushed into poverty. In this paper, we estimate the impact of ...

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Penelitian Topic COVID-19

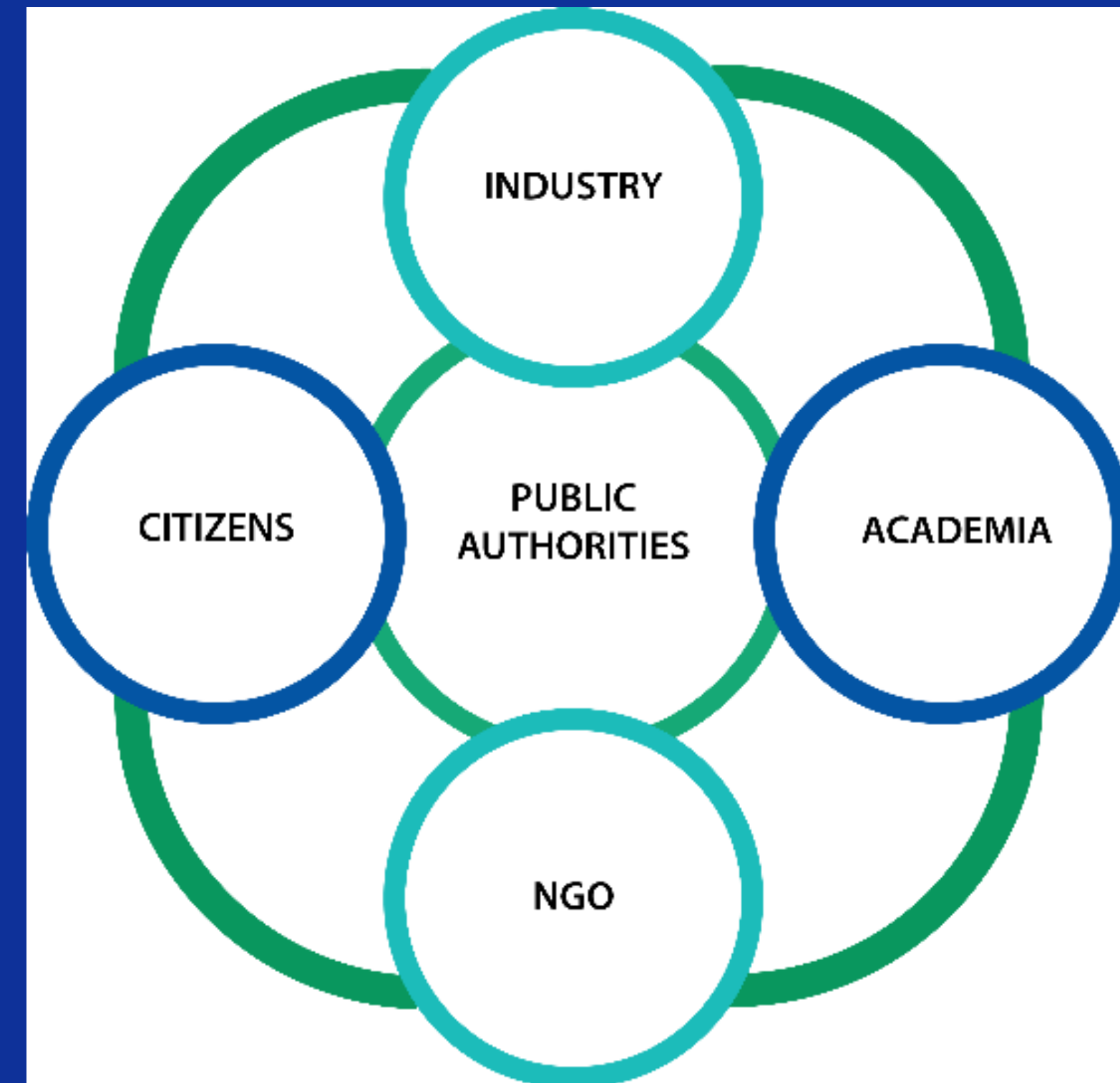
1. **INDONESIA IN FACING NEW NORMAL: AN EVIDENCE HYBRID FORECASTING OF COVID-19 CASES USING MLP, NNAR AND ELM. ENGINEERING LETTERS 29 (2), Q2**
2. **CONNECTING CLIMATE AND COMMUNICABLE DISEASE TO PENTA HELIX USING HIERARCHICAL LIKELIHOOD STRUCTURAL EQUATION MODELLING, SYMMETRY 13 (657), 1-21, Q1.**
3. **CLUSTER AROUND LATENT VARIABLE FOR VULNERABILITY TOWARDS NATURAL HAZARDS, NON-NATURAL HAZARDS, SOCIAL HAZARDS IN WEST PAPUA. IEEE ACCESS 9, 1972-1986, Q1.**
4. **DID NOISE POLLUTION REALLY IMPROVE DURING COVID-19? EVIDENCE FROM TAIWAN, SUSTAINABILITY 13 (11), 5946, Q1.**
5. **DETECTION OF COVID-19 CHEST X-RAY USING SUPPORT VECTOR MACHINE AND CONVOLUTIONAL NEURAL NETWORK, COMMUN. MATH. BIOL. NEUROSCI. 2020, ARTICLE ID 42, Q3.**
6. **IMPACT OF COVID-19 LARGE SCALE RESTRICTION ON ENVIRONMENT AND ECONOMY IN INDONESIA, GLOBAL JOURNAL OF ENVIRONMENTAL SCIENCE AND MANAGEMENT 6 (SPECIAL ISSUE), Q2**
7. **ZAKAT ADMINISTRATION IN TIMES OF COVID-19 PANDEMIC IN INDONESIA: A KNOWLEDGE DISCOVERY VIA TEXT MINING. JOURNALS INTERNATIONAL JOURNAL OF ISLAMIC AND MIDDLE EASTERN FINANCE AND MANAGEMENT. Q2**
8. **NATIONAL VACCINATION AND LOCAL INTERVENTIONS IMPACT ON COVID-19 CASES. SUSTAINABILITY (ARTICLE IN PRESS) Q1**
9. **MICRO, SMALL, AND MEDIUM ENTERPRISES TRADE VULNERABILITY IN INDONESIA: AN ANALYSIS USING OPTIMIZED FUZZY GEODEMOGRAPHIC CLUSTERING. MATHEMATICS. (ARTICLE IN PRESS). Q1**



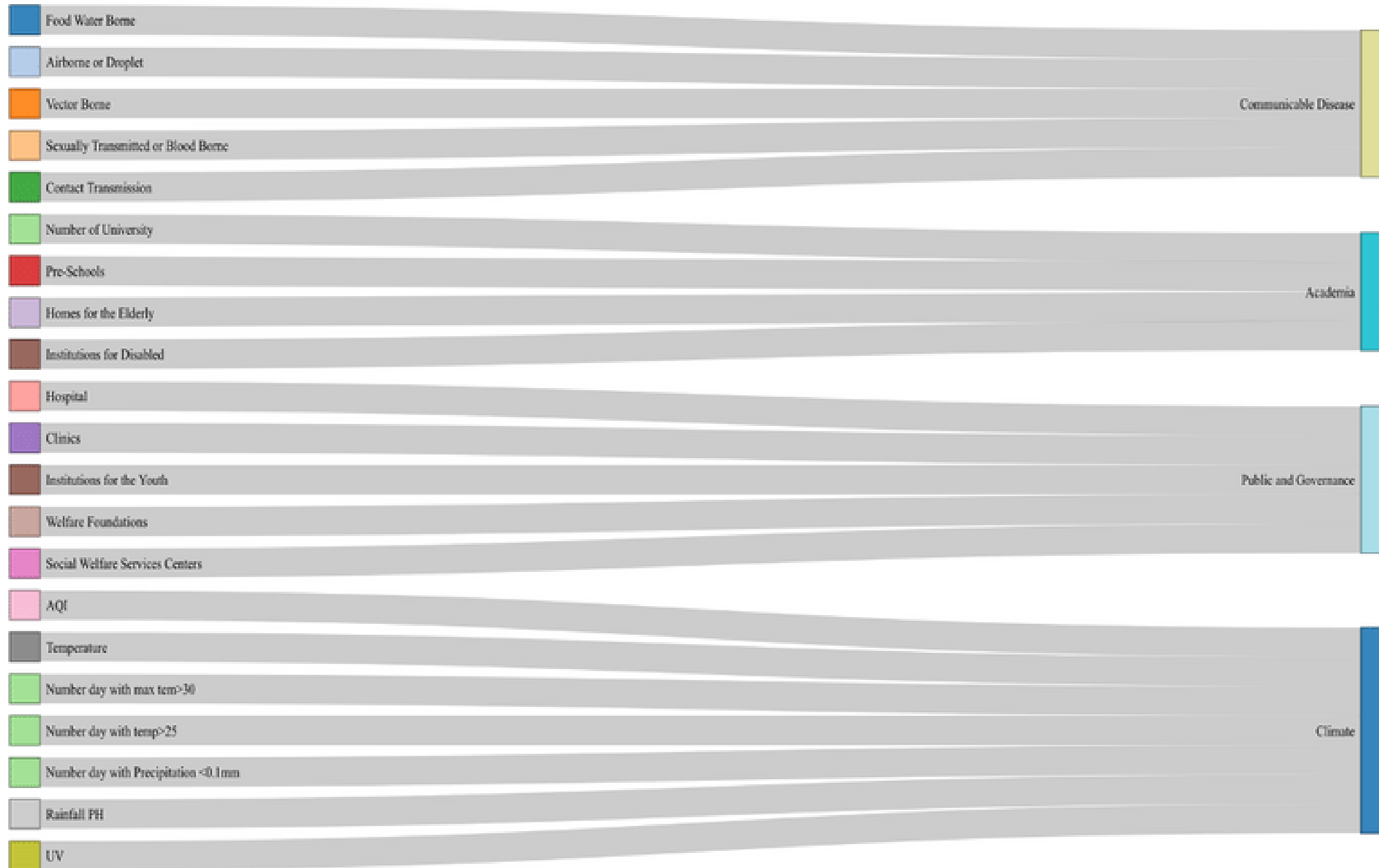
PENTA HELIX COLLABORATION

The screenshot shows the MDPI journal website interface. At the top, there is a navigation bar with links for '25th Anniversary', 'Journals', 'Information', 'Author Services', 'Initiatives', and 'About', along with a 'Sign In / Sign Up' button. Below this is a search bar with fields for 'Title / Keyword', 'Author / Affiliation', 'Symmetry', and 'All Article Types', followed by a 'Search' button. The breadcrumb trail indicates the article is in 'Symmetry', Volume 13, Issue 4, with the DOI 10.3390/sym13040657.

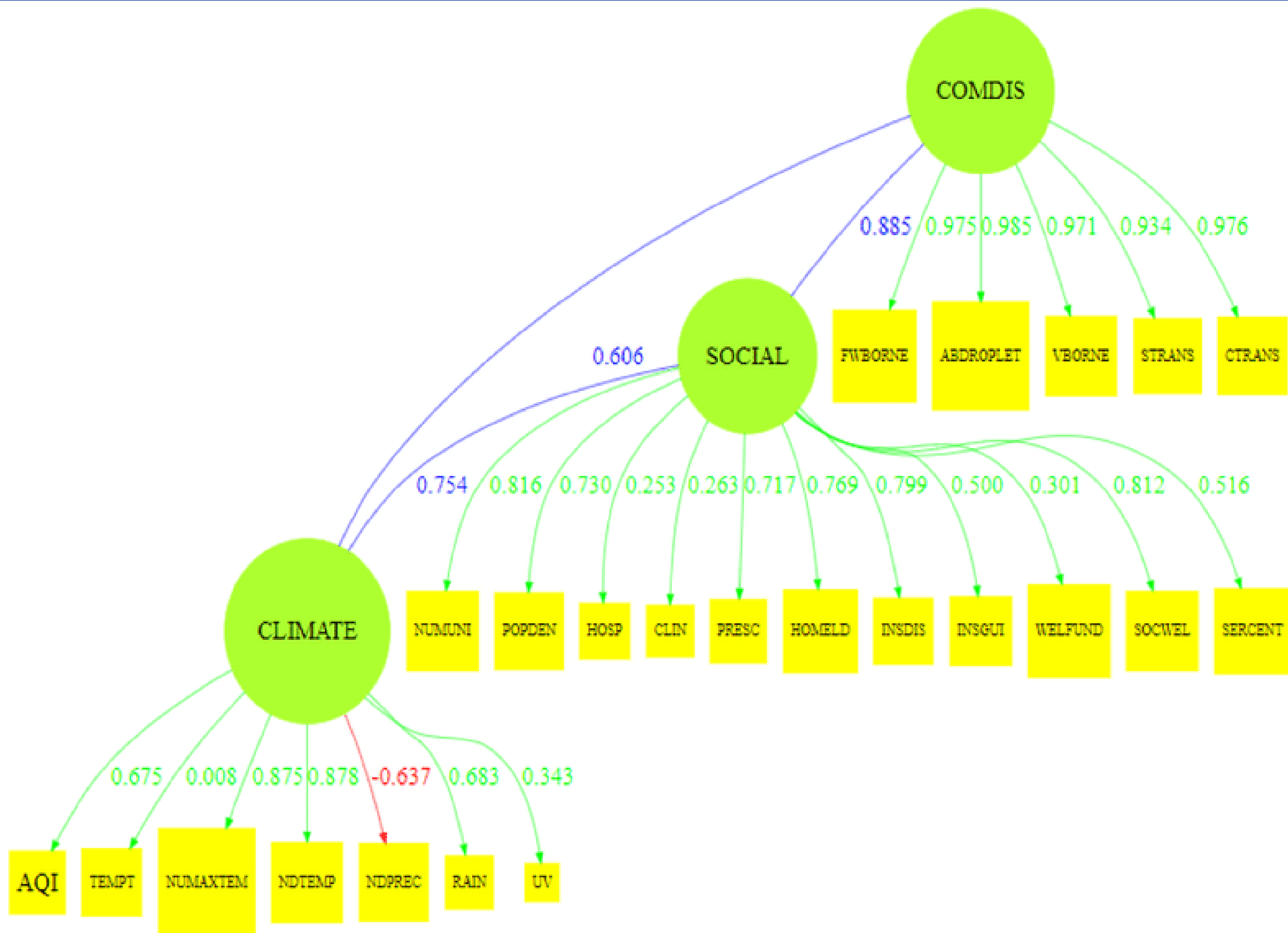
The article page features the 'symmetry' logo on the left, with buttons for 'Submit to this Journal', 'Review for this Journal', and 'Edit a Special Issue'. The main content area includes the article title, authors (Rezzy Eko Caraka, Maengseok Noh, Rung-Ching Chen, Youngjo Lee, Prana Uglana Gio, and Bens Pardamean), and their affiliations. The article is marked as 'Open Access' and 'Article'. The publication details are: *Symmetry* 2021, 13(4), 657; <https://doi.org/10.3390/sym13040657>. The article was received on 24 February 2021, revised on 23 March 2021, accepted on 23 March 2021, and published on 12 April 2021. It belongs to the 'Section Mathematics and Symmetry/Asymmetry'. At the bottom, there are buttons for 'View Full-Text', 'Download PDF', 'Browse Figures', and 'Citation Export'.



PENTA HELIX COLLABORATION



PENTA HELIX COLLABORATION



All the relationship variables among climate, communicable disease, and Penta Helix can be interpreted through the latent variables with **GoF 79.24%**.

Table 1. Testing the Outer Model based on Dillon–Goldstein’s rho.

Latent Variable	Dillon–Goldstein’s rho
Climate	0.640
Social	0.864
Food Water Borne	0.957
Airborne or Droplet	0.975
Vector Borne	0.886
Sexually Transmitted or Blood Borne	0.977
Contact Transmission	0.862

2021

Apa yang akan membuat bisnis survive?



PENGUMUMAN TAHAP 24 BESAR PROPOSAL RESEARCH GRANT BANK INDONESIA (RGUI) TAHUN 2021

Topik 1

"Pengembangan Ekonomi yang Berkelanjutan dan Inklusif: Peran Digitalisasi di Sektor UMKM, Ekonomi Syariah, dan Green Economy"

Topik UMKM

328 Universitas Bina Nusantara
Rezzy Eko Caraka, S.Si, M.Sc (RES), PhD dan Tim

351 Universitas Sebelas Maret
Dr. Ir. Heru Irianto, MM dan Tim

365 Politeknik Negeri Semarang
Iwan Hermawan, S.E., S.Kom., M.T dan Tim

735 Universitas Sebelas Maret
Tastaftiyan Rizfandy, Ph.D dan Tim

859 Universitas Udayana
Ni Putu Sri Harta Mimba, SE, M.Si, Ph.D., Ak, CA, CMA dan Tim

577 Universitas Negeri Malang
Dr. Inayati Nuraini Dwiputri, S.Si, M.Sc dan Tim

488 Lembaga Ilmu Pengetahuan Indonesia
Dr. Eng. Budi Nugroho dan Tim

556 Universitas Syiah Kuala
Prof. Dr. Ahmad Humam Hamid M.A dan Tim

312 Universitas Islam Negeri Raden Intan Lampung
Prof. Dr. Tulus Suryanto, SE, MM, Akt., CA, CMA, CERA, ASEAN, CPA, dan Tim

880 Universitas Mulawarman
Dr. Wulan Iyhg Ratna Sari, SE, M.Si, CSP dan Tim

Topik Syariah

434 Universitas Islam Negeri Sultan Syarif Kasim Riau
Assoc. Prof. Dr. Oktalisa, ST, MSc dan Tim

959 Universitas Islam Internasional Indonesia
Prof. Dian Masyita, SE., MT., Ph.D dan Tim

474 Universitas Teknologi Sumbawa
Nova Adhitya Ananda, S.E., M.M dan Tim

362 Indonesia Banking School
Dr. Hayu Susilo Prabowo dan Tim

Topik Green Economy

629 Universitas Negeri Semarang
Prof. Dr. Suchatiningih Dian Wisika Prajanti, M., Si. dan Tim

443 Universitas Katolik Indonesia Atma Jaya Jakarta
Ir. Harry Seldadyo Gunardi, M.E., M.A., Ph.D. dan Tim

626 Universitas Darussalam Gontor
Assoc. Prof. Dr. Akhmad Affandi Mahfudz, CIPF dan Tim

864 Universitas Lambung Mangkurat
Prof. Muhammad Handry Imanayah, MAM, Ph.D dan Tim

Topik 2

"Stable Coin, Cryptocurrency and Other Payment Innovations: Opportunities, Risks, and Policy Implications for Indonesia Economy"

863 Institut Teknologi Bandung
Khreshna Imaduddin Ahmad Syuhada, Ph.D. dan Tim

507 Universitas Indonesia
Prof. Dr. Inwan Adi Ekaputra, M.M. dan Tim

435 Universitas Sumatera Utara
Prof. Dr. Isfenti Sadalia, S.E., M.E. dan Tim

Topik 3

"Dinamika Ketenagakerjaan dan Strategi Kebijakan untuk Mendorong Pemulihan Ekonomi di Masa Pandemi"

620 Universitas Indonesia
Teguh Dartanto Ph.D dan Tim

816 Universitas Padjadjaran
Dr. Bagdja Muljerjadi, ST., SE., MS dan Tim

673 Institut Pertanian Bogor
Dr. rer. pol. Denley A. Purwanto, SE, MSE dan Tim

Keputusan panitia bersifat mutlak dan tidak dapat diganggu gugat

Para kandidat akan mengikuti tahapan selanjutnya, yaitu presentasi proposal yang akan dilaksanakan pada tanggal 20-22 April 2021. Informasi jadwal presentasi akan disampaikan kemudian melalui email.

Informasi lebih lanjut: researchgrant.bi@bi.go.id



**DEMI KEBERLANGSUNGAN, PANDEMI
MENERAPKAN BERBAGAI SKEMA
ADAPTASI KEBIASAAN BARU, TIDAK
HANYA SETIAP INDIVIDU DALAM
MENJALANI AKTIVITASNYA, AKAN TETAPI
SECARA LANGSUNG KONDISI PANDEMI
MENUNTUT PARA PELAKU UMKM
MEMUTAR STRATEGI AGAR DAPAT TERUS
BERTAHAN DAN PERAN DARI LPDB JUGA
SANGAT DIPERLUKAN**

Caraka et al

**PEMBUATAN DASHBOARD DAN MENYAJIKAN
INDEKS KERENTANAN BISNIS UMKM UNTUK
MEMBERIKAN REKOMENDASI BAGI PENGAMPU
KEBIJAKAN TERKAIT DENGAN PEMETAAN UMKM,
PEMANFAATAN PELUANG EKONOMI DIGITAL, DAN
EKONOMI BERBASIS LOKAL DI INDONESIA.**

Caraka et al

Tujuan penelitian

Penelitian ini digunakan untuk mengukur besarnya peluang digital ekonomi yang dapat dimanfaatkan oleh UMKM di 503 kota/kab di Indonesia, era dan pasca COVID-19. Melakukan identifikasi alternatif kebijakan yang dapat direalisasikan oleh pemerintah pusat dan daerah dalam menjembatani adaptasi UMKM agar dapat bertahan selama pandemi dan pulih secara cepat pasca-pandemi.

KONDISI TERKINI UMKM

Mengkaji kondisi terkini UMKM sebelum dan saat pandemi COVID-19 dan relevansinya dengan pemulihan ekonomi.

MANFAAT TEKNOLOGI DIGITAL

Mengukur besar manfaat teknologi digital yang dimanfaatkan oleh UMKM di Indonesia.

KENDALA UTAMA PEMANFAATAN TEKNOLOGI DIGITAL

**Apa kendala utama yang menghambat
UMKM dalam penggunaan digital?**

INDEKS KERENTANAN PERDAGANGAN

**Berapa besaran indeks kerentanan
perdagangan UMKM di 503 kota/kab di
Indonesia?**

KEBIJAKAN & PELUANG

**Kebijakan dan program seperti apa yang
dibutuhkan untuk membuka potensi UMKM
agar dapat memanfaatkan peluang yang
diciptakan oleh ekonomi digital?**

Machine Learning



Deteksi otomatis pola yang berarti pada sekumpulan data

ekstraksi informasi dari kumpulan data yang besar dan dinamis.

Akurasi Tinggi Bahkan untuk data yang kompleks

Penelitian mengenai mesin pembelajaran terbukti memberikan akurasi yang sangat tinggi dan dapat memberikan solusi untuk mengatasi data yang complex

Memerlukan Expert System

Kemampuan untuk memindai dan memproses basis data yang besar memungkinkan program pembelajaran mesin untuk mendeteksi pola yang berada di luar ruang lingkup persepsi manusia sehingga memerlukan expert system untuk melakukan otomasi secara real time



Metode Penelitian

NASPACLUST

naspacrust: Nature-Inspired Spatial Clustering

OPTIMASI DENGAN BERMACAM-MACAM TIPE
OPTIMASI SEPERTI ALGORITMA LEBAH, FLOWER
POLLINATION ALGORITHM, PARTICLE SWARM
OPTIMIZATION, DLL

naspacrust: Nature-Inspired Spatial Clustering

Implement and enhance the performance of spatial fuzzy clustering using Fuzzy Geographically Weighted Clustering with various optimization algorithms, mainly from Xin She Yang (2014) <ISBN:9780124167438> with book entitled Nature-Inspired Optimization Algorithms. The optimization algorithm is useful to tackle the disadvantages of clustering inconsistency when using the traditional approach. The distance measurements option is also provided in order to increase the quality of clustering results. The Fuzzy Geographically Weighted Clustering with nature inspired optimisation algorithm was firstly developed by Arie Wahyu Wijayanto and Ayu Purwarianti (2014) <[doi:10.1109/CTSM.2014.7042178](https://doi.org/10.1109/CTSM.2014.7042178)> using Artificial Bee Colony algorithm.

Version: 0.1.0
Depends: R (≥ 3.5.0)
Imports: [Rdpack](#), [rdist](#), [stabledist](#), [bcepr](#)
Suggests: [ppclus](#), [spatialClust](#), [cluster](#), [ggplot2](#)
Published: 2021-03-12
Author: Bahrul Ilmi Nasution [aut, cre], Robert Kurniawan [aut], Rezzy Eko Caraka [aut]
Maintainer: Bahrul Ilmi Nasution <bahrulnst@gmail.com>
License: [GPL-3](#)
NeedsCompilation: no
CRAN checks: [naspacrust.results](#)

Downloads:

Reference manual: [naspacrust.pdf](#)
Package source: [naspacrust_0.1.0.tar.gz](#)
Windows binaries: r-devel: [naspacrust_0.1.0.zip](#), r-release: [naspacrust_0.1.0.zip](#), r-oldrel: [naspacrust_0.1.0.zip](#)
macOS binaries: r-release: [naspacrust_0.1.0.tgz](#), r-oldrel: [naspacrust_0.1.0.tgz](#)

Linking:

Please use the canonical form <https://CRAN.R-project.org/package=naspacrust> to link to this page.

DATASET

- **DATA PRIMER (SURVEY UMKM)**
- **SAKERNAS**
- **SUSENAS**
- **PEMBAYARAN MORAL KARTU KREDIT**

Pada tahap pembentukan indeks kerentanan bisnis UMKM, penelitian ini menggunakan lokasi yang masuk pada kategori wilayah tertinggal, terdepan dan terluar Indonesia, sesuai dengan Peraturan Presiden (Perpres) Nomor 63 Tahun 2020 tentang penetapan daerah tertinggal tahun 2020-2024 yakni sebanyak 62 daerah.



DATASET PRIMER

Pada tahap pembentukan indeks kerentanan perdagangan (TVI) UMKM, penelitian ini menggunakan lokasi yang masuk pada kategori wilayah tertinggal, terdepan dan terluar Indonesia (Tabel 1), sesuai dengan Peraturan Presiden (Perpres) Nomor 63 Tahun 2020 tentang penetapan daerah tertinggal tahun 2020-2024 yakni sebanyak 62 daerah.

Table 1. Pengumpulan Data Primer

Teknik Pengumpulan Data	Informasi yang digali
<u>Kuesioner</u>	<ul style="list-style-type: none">- <u>Profil pemilik UMKM</u>- <u>Profile UMKM yang meliputi Business size dan Potential market</u>- <u>Motivasi UMKM yang meliputi motivasi berwirausaha dan motivasi penggunaan digital</u>- <u>Perilaku penggunaan digital UMKM dalam bertransaksi, campaign dan melakukan metode pembayaran</u>- <u>Pengaruh digital pada peningkatan pendapatan UMKM</u>- <u>Pengaruh covid terhadap UMKM</u>- <u>Kesiapan UMKM terkait penggunaan digital yang lebih inklusif</u>
<u>Interview</u>	<p><u>Menggali informasi terkait :</u></p> <ul style="list-style-type: none">- <u>Hambatan yang dirasakan oleh UMKM sebelum dan saat pandemi,</u>- <u>Manfaat dan hambatan UMKM dalam penggunaan digital</u>
<u>Field Observation</u>	<p><u>Melakukan pengamatan terkait :</u></p> <ul style="list-style-type: none">- <u>Perilaku UMKM dalam bertransaksi</u>- <u>Ketersediaan dan aksesibilitas UMKM terhadap infrastruktur digital di wilayah 3T</u>



Secara spesifik, target SUSENAS adalah; ketersediaan data dasar kesejahteraan masyarakat, di tingkat kabupaten/ kota, menghimpun data rinci tentang perumahan dan kesehatan di tingkat provinsi.



01

SUSENAS

- Informasi, Teknologi, dan Komunikasi
- Akses ke layanan keuangan
- Uraian sumber pendapatan
- rumah tangga

Pengumpulan data ketenagakerjaan melalui SAKERNAS mempunyai tiga tujuan utama. Ketiga tujuan tersebut adalah untuk mengetahui : Kesempatan kerja, dan kaitannya dengan pendidikan, jumlah jam kerja, jenis pekerjaan, lapangan pekerjaan dan status pekerjaan; Pengangguran dan setengah pengangguran; Penduduk yang tercakup dalam kategori bukan angkatan kerja yaitu, mereka yang sekolah, mengurus rumah tangga dan melakukan kegiatan lainnya



02

SAKERNAS

- Blok V Karakteristik Umum
- V.D Pekerjaan Utama (VD)
- V.G Pengalaman Kerja

Keterjangkauan UMKM terhadap akses dan pemanfaatan keuangan menjadi hal yang penting untuk melakukan identifikasi perilaku keuangan maupun dukungan modal dalam menjalankan wirausaha. Untuk menganalisis kemampuan pembayaran kartu kredit, penelitian ini menggunakan data sekunder dari Bursztyn et al., (2019).



03

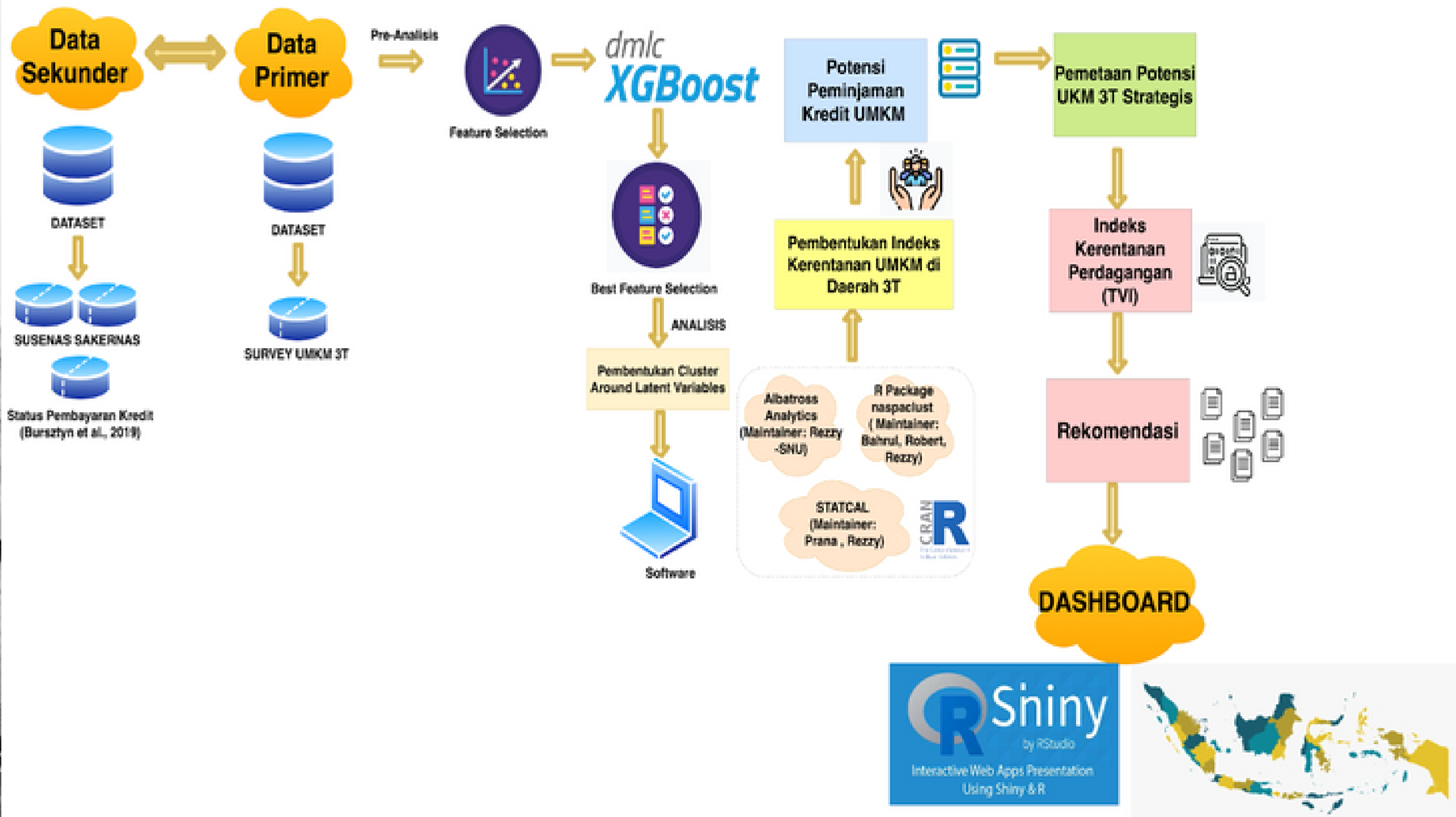
Pembayaran Moral Kartu Kredit

- Umur ,
- Jumlah dibayar Kembali,
- cash rebate,
- batas kredit,
- debt income,
- tunggakan,
- pendapatan,
- status kredit,
- batas kredit,
- risiko kredit.

DATASET SEKUNDER



KONSEP PENGERJAAAN



Data Sekunder

Data Primer



DATASET



SUSENAS SAKERNAS



Status Pembayaran Kredit
(Bursztyn et al., 2019)



DATASET

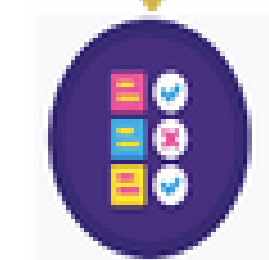


SURVEY UMKM 3T



Feature Selection

dmlc XGBoost



Best Feature Selection

ANALISIS

Pembentukan Cluster
Around Latent Variables



Software

Potensi Peminjaman Kredit UMKM

Pembentukan Indeks Kerentanan UMKM di Daerah 3T

Albatross Analytics (Maintainer: Rezzy -SNU)

R Package *naspaclust* (Maintainer: Bahrul, Robert, Rezzy)

STATCAL (Maintainer: Prana, Rezzy)

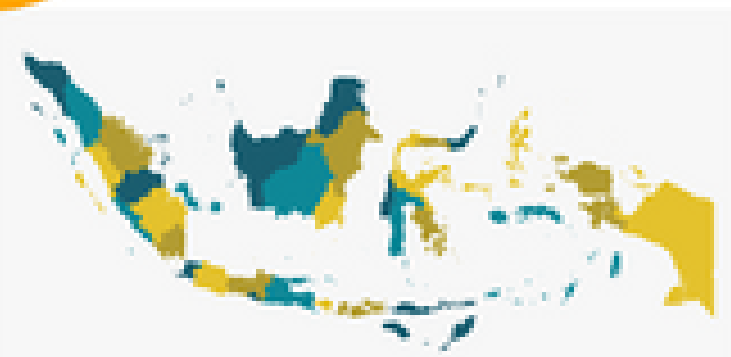
CIRAN

Pemetaan Potensi UKM 3T Strategis

Indeks Kerentanan Perdagangan (TVI)

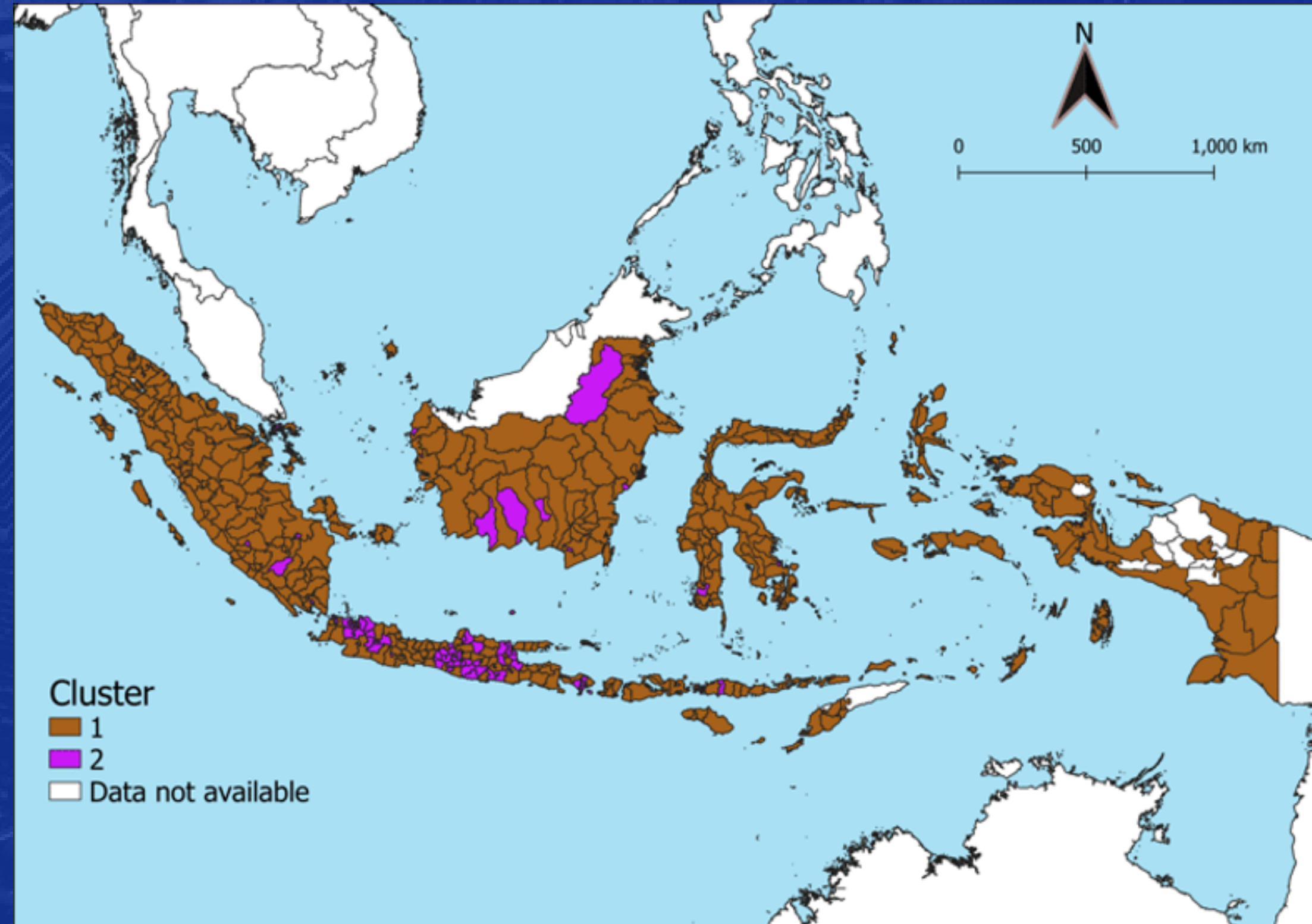
Rekomendasi

DASHBOARD



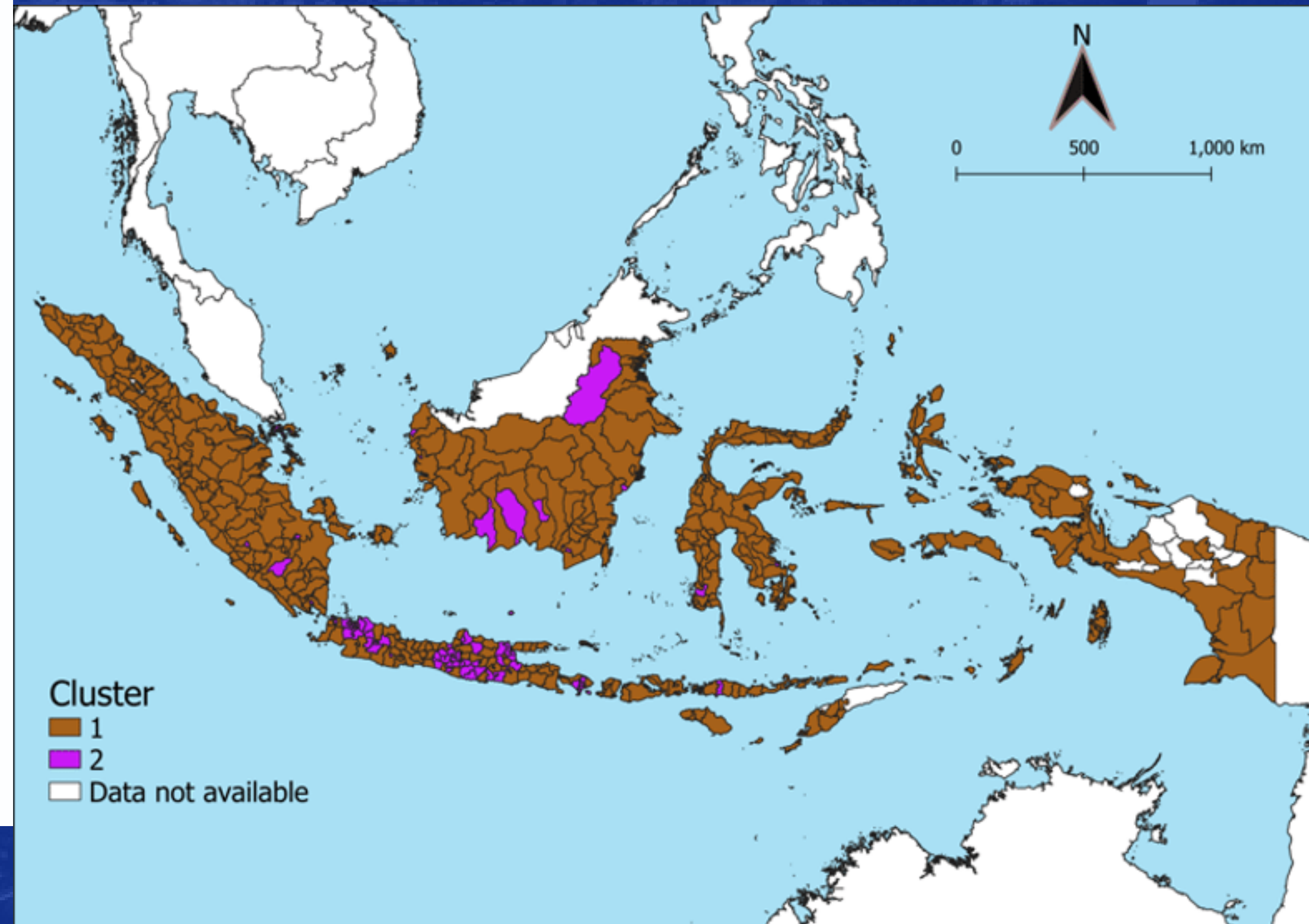
Cluster

1. The cluster 1 dominates almost the whole part of Indonesia.
2. Meanwhile, the cluster 2 mostly spreads around Java island, including JABODATABEK (Jakarta, Bogor, Depok, Tangerang and Bekasi) and some are in Kalimantan and only one district in Sumatera.
3. Based on the cluster mean, it seems that there are some variables with slight mean difference between clusters, such as money source from the working household member which produce the relatively same percentage.



Cluster

1. On the other hand, mean in cluster 1 tend to be smaller than cluster 2, except for course, micro enterprise, and household work organization. On the other hand.
2. Thus, we can conclude that the cluster 1 is the vulnerable cluster and cluster 2 is the non-vulnerable cluster. The vulnerability in cluster 2 is happened because of the lower percentage of people who got course, the lower percentage of micro enterprise, and the household work organization.
3. This is due to the Java is the most developed area in Indonesia which has many industrial areas.



Cluster

1. This is due to the Java is the most developed area in Indonesia which has many industrial areas.

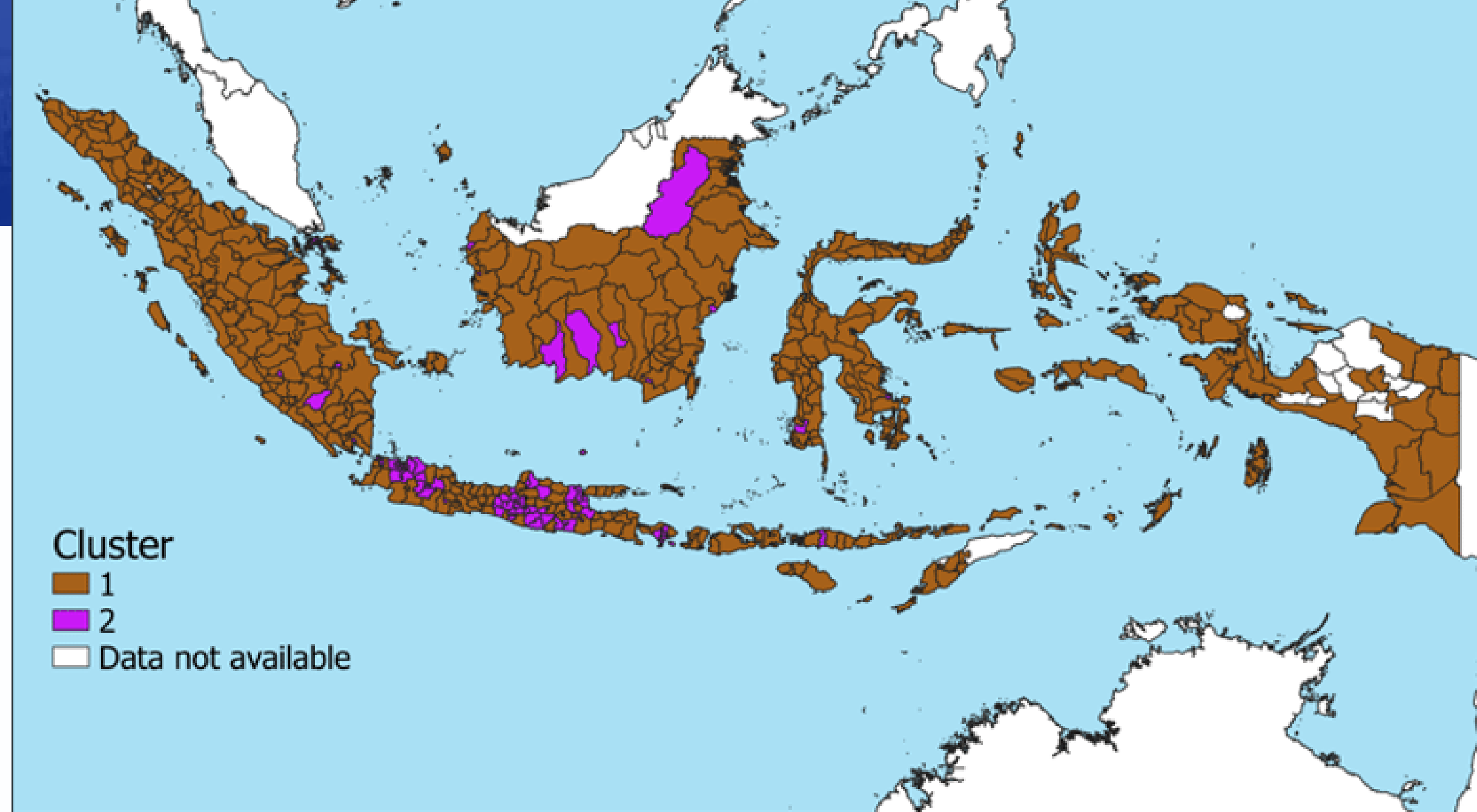


Table 5. Cluster mean using FPAFGWC

cluster	<u>use_cellph</u>	<u>have_cellph</u>	<u>use_pc</u>	<u>acc_int</u>	saving	<u>credit_A</u>	<u>credit_B</u>	<u>credit_C</u>	<u>credit_D</u>
1	88.25552	80.55931	15.37845	27.27296	34.50903	9.506159	10.82205	2.227692	4.093793
2	89.42493	85.69444	27.77035	47.54352	45.87103	11.127022	12.41292	3.176292	5.00927
	<u>sour_money</u>	<u>edu</u>	course	<u>job_dur</u>	no_empl_14	no_empl_519	digitech1	digitech2	digitech3
1	96.96485	46.61807	88.37956	44.57606	84.07763	14.43613	10.33827	39.21705	24.71888
2	96.38307	63.90895	83.51627	47.63658	80.92	16.39125	24.34142	68.87062	40.24244
	<u>job_int</u>	jobint_use1	jobint_use2	jobint_use3	jobint_use4	<u>financebook</u>	<u>work_org</u>	<u>work_loc</u>	<u>prev_work</u>
1	25.97092	25.30045	11.53989	10.93522	2.296787	55.59538	94.41761	30.41872	49.09258
2	61.53131	60.9503	33.52371	34.04755	9.251676	71.5543	92.99104	38.11023	59.03073

OUR DASHBOARD

<http://smevulnerability.org>

Bagaimana Peran Zakat?

The current issue and full text archive of this journal is available on Emerald Insight at:
<https://www.emerald.com/insight/1753-8394.htm>

Zakat administration in times of COVID-19 pandemic in Indonesia: a knowledge discovery via text mining

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Jakarta, Indonesia*

Rezzy Eko Caraka

*Faculty of Economics and Business, Universitas Indonesia, Depok, Indonesia and
Department of Statistics, Seoul National University, Seoul, Republic of Korea, and*

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Bangi, Malaysia*

Zakah
administration

Received 28 May 2020
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26 March 2021
Accepted 15 April 2021

Abstract

Purpose – Zakat during the COVID-19 outbreak has played a vital role and has been significantly discussed in the virtual environment. Such information about zakat in the virtual world creates unstructured data, which contains important information and knowledge. This paper aims to discover knowledge related to zakat administration during the pandemic from the information in a virtual environment. Furthermore, the discussion is contextualised to the socio-economic debates.

Design/methodology/approach – This is a qualitative study operated via text mining to discover knowledge of zakat administration during the COVID-19 pandemic. The National Board of Zakat Republic of Indonesia (BAZNAS RI) is selected for a single case study. This paper samples BAZNAS RI's situation report on COVID-19 from its virtual website. The data consists of 40 digital pages containing 19,812 characters, 3,004 words and 3,003 white spaces. The text mining analytical steps are performed via RStudio. The following R packages, networkD3, igraph, ggraph and ggplot2 are used to run the Latent Dirichlet Allocation (LDA) for topic modelling.

Findings – The machine learning analysis via RStudio results in the 16 topics associated with the 3 primary topics (i.e. Education, Sadaqah and Health Services). The topic modelling discovers knowledge about BAZNAS RI's assistance for COVID-19 relief, which may help the readers understand zakat administration in times of the pandemic from BAZNAS RI's virtual website. This finding may draw the theory of socio-economic zakat, which explains that zakat as a religious obligation plays a critical role in shaping a Muslim community's social and economic processes, notably during the unprecedented times of COVID-19.

Research limitations/implications – This study uses data from a single zakat institution. Thus, the generalisation of the finding is limited to the sampled institution.

Practical implications – This research is both theoretically and practically important for academics and industry professionals. This paper contributes to the novelty in performing text mining via R in gaining knowledge about the recent zakat administration from a virtual website. The finding of this study (i.e. the topic modelling) is practically essential for zakat stakeholders to understand the contribution of zakat in managing the COVID-19 impacts.

Social implications – This work derives a theory of "socio-economic zakat" that explains the importance of a zakat institution in activating zakat for managing socio-economic issues during the pandemic. Thus,

This paper is entirely of the authors' work that does not represent any institution.



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LAPORAN KEGIATAN PENANGGULANGAN BENCANA COVID-19



BAZNAS
Badan Amil Zakat Nasional

SITUATION REPORT #40 14 SEPTEMBER 2020



baznasindonesia badanamilzakat www.baznas.go.id (021) 222 333 555

Analisis Menggunakan Laporan PDF

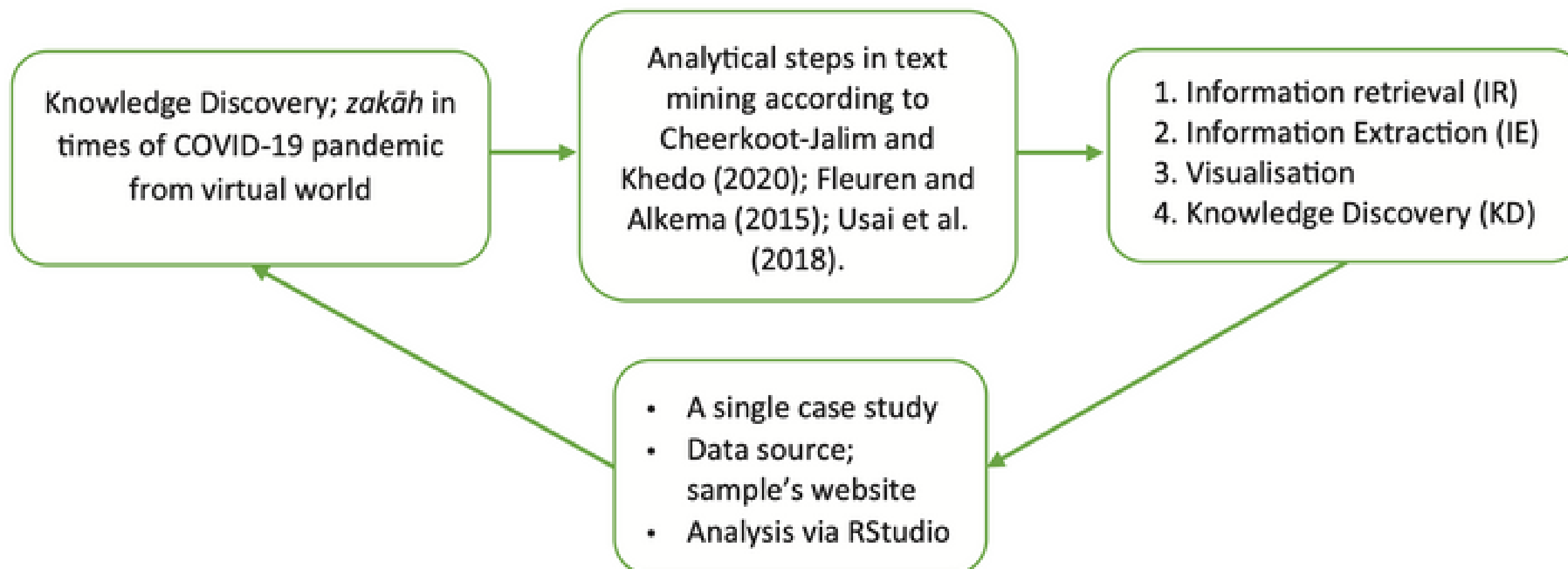
Baznas

The data consists of 40 digital pages containing 19,812 characters, 3,004 words and 3,003 white spaces.

Menggunakan Text Mining

FRAMEWORK

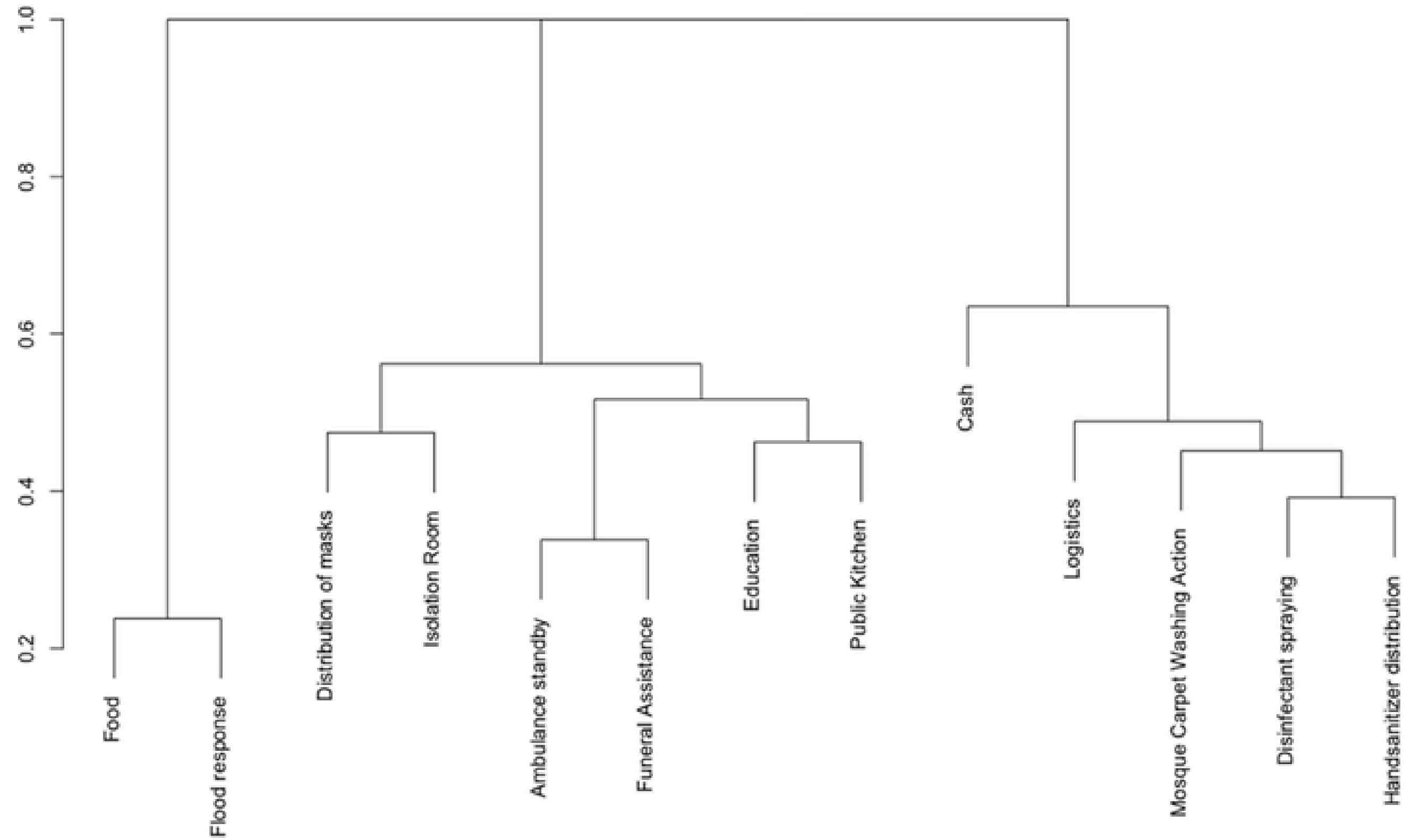
At the time of this study, 40 documents of situation report on COVID-19 are available online. The document has been published since March 2020 and is written in Bahasa (Indonesian language). The latest document is report No. 40, which is published on 14 September 2020. For the analysis, this paper purposefully selected the latest document (i.e. No. 40), which contains 40 digital pages, 19,812 characters, 3,004 words and 3,003 white spaces. This report contains the information about Indonesia's zak^{ah} administration during the pandemic.



Apa yang Dilakukan oleh BAZNAS?

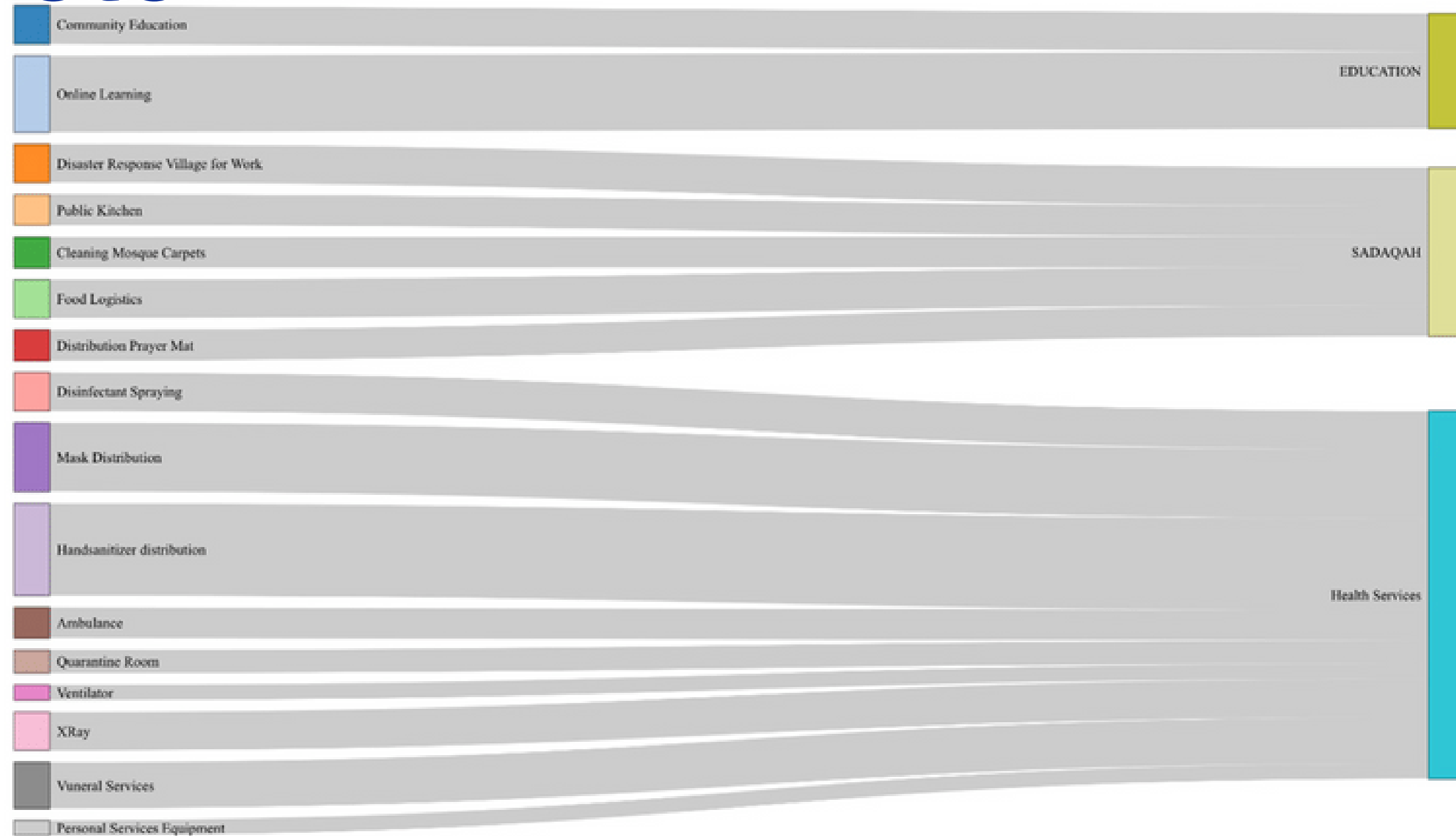


Apa yang Dilakukan oleh BAZNAS?



Source: Author's analysis via R package *dendextend*

Apa yang Dilakukan oleh BAZNAS?



Source: Authors' analysis via R package *networkD3*

BAGAIMANA KERENTANAN DI PAPUA BARAT?

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Digital Object Identifier 10.1109/ACCESS.2020.3088883

Cluster Around Latent Variable for Vulnerability Towards Natural Hazards, Non-Natural Hazards, Social Hazards in West Papua

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ABSTRACT The diagnosis of a hazard can be classified into three key domains, particularly regarding the natural hazards, non-natural hazards and social hazards. The disasters which have actually happened in West Papua require considerable attention and consideration of the Indonesian Government, despite since they have handled as much as they can to provide solutions and make people feel secure and pleasant. The purpose of this study is to calculate the location-based social vulnerability in West Papua involves the components of Information, Technology, and Communication, Food Access, Natural Disaster, Social Protection Statement, Access to Financial Services, Description of the source of household income, Number of event floods, number of earthquake disasters, COVID-19 death cases, and Number of incidents of protest which are obtained from the National Socio-Economic Survey (SUSENAS) official statistics with the main focus of research on the millennial generation. After employ clustering of variables around latent variables with connectivity value of 3.9400794, Dunn 0.9373, and Silhouette 0.6333. Each factor provide a sign indicating a positive or negative effect on social vulnerability and finally a location cluster will be formed based on the index obtained.

INDEX TERMS Latent cluster, millennial, natural hazard, non-natural hazard, social hazard, vulnerability.

DATASET

Information, Technology, and Communication (X_1) Scale : Yes.....1 No.....5 Sources: SUSENAS 2017	[R701] Are you using a cell phone?
	[R702] Do you have a cell phone?
Food Access. (X_2) Scale : Yes.....1 No.....5 Unknown.....8 Not Answer.....9 Sources: SUSENAS 2017	[R703] Do you use a computer (pc / desktop, laptop / notebook / tablet)?
	[R704] Have you ever accessed the internet (including Facebook, Twitter, BBM, and WhatsApp)?
	[R1501] During the past year, have you / other household members worried about not having enough food to eat due to lack of money or other resources?
	[R1502] During the past year, have there been times when you / other household members were unable to eat healthy and nutritious food due to a lack of money or other resources?
	[R1503] During the past year, did you / other household members eat only a few types of food because they did not have money or other resources?
	[R1504] During the past year, have you / other household members missed meals on a certain day because they did not have enough money or other resources to get food?
	[R1505] During the past year, did you / other household members eat less than they should because of a lack of money or other resources?
	[R1506] During the past year, has the household run out of food due to lack of money or other resources?
[R1507] During the past year, did you / other household members feel hungry but did not eat because of lack of money or other resources to get food?	
[R1508] During the past year, did you / other household members not eat all day because of lack of money or other resources?	

Housing status (X_3) Owned1 Contract / Lease.....2 Rental Free.....3 Office4 Others5 Sources: SUSENAS 2017	[R1602] What is the ownership status of the occupied building?
Natural disaster (X_4) Scale : Yes.....1 No.....5 Sources: SUSENAS 2017	[R1801A] Has (name) experienced natural disasters (such as earthquake, flood, tsunami, and tornado)?
	[R1802A] Is the neighborhood (name) included in the environment prone to natural disasters?
	[R1802B] Does (name) know how to save yourself from that natural disaster?
	[R1803] Is (name) aware of any signs or warnings to deal with a natural disaster emergency in the neighborhood (name)? (such as meeting areas, evacuation route instructions, sirens for warning of a tsunami disaster)
[R1804] In the past year, has anyone in your household (name) attended any training / simulations on natural disaster rescue?	
Social protection statement (X_5) Scale: Yes (can show card) 1 Yes (unable to show card)... 2 No.....5 Sources: SUSENAS 2017	[R2005] Does this household receive a social protection card (KPS) / a prosperous family card (KKS)?

Access to financial services (X_6) Scale : Number of persons Sources: SUSENAS 2017	[R2101] What is the number of adult households (15 years and over) having savings in formal financial institutions (banking, coop, etc.)?
Description of the source of household income (X_7) Scales Household members work1 Delivery of money / goods ..2 Investment (deposit, royalties, shares, bank interests)3 Pension 4 Sources: SUSENAS 2017	[R2301A] When receiving money / goods remittances. Where is the main source?
Number of event floods (X_8) Sources: BPS Indonesia	Starting from January 2018 to December 2019
Number of Earthquake disasters (X_9) Sources: BPS Indonesia	Starting from January 2018 to December 2019
COVID-19 death person (X_{10}) Sources: West Papua Provincial Health Office	Starting from 27 March 2020 to 10 September 2020
Number of incidents of protest (X_{11})	Collected from the media from January 2015 to December 2019

BAGAIMANA KERENTANAN DI PAPUA BARAT?

TABLE 2. Spearman correlation hazards in west papua.

Sample 1	Sample 2	95% CI for ρ	P-Value
COVID19_Death	SOVI	(0.208,0.945)	0.007
Flood	SOVI	(0.557,0.640)	0.00850
Earthquake	SOVI	(0.302,0.957)	0.003
Protest	SOVI	(0.359,0.780)	0.0333
Flood	COVID19_Death	(0.195,0.854)	0.0126
Earthquake	COVID19_Death	(0.238,0.837)	0.0165
Protest	COVID19_Death	(0.401,0.756)	0.00416
Earthquake	Flood	(0.445,0.728)	0.00516
Protest	Flood	(0.500,0.600)	0.0001
Protest	Earthquake	(0.439,0.732)	0.0502

UPPER CI for Rho

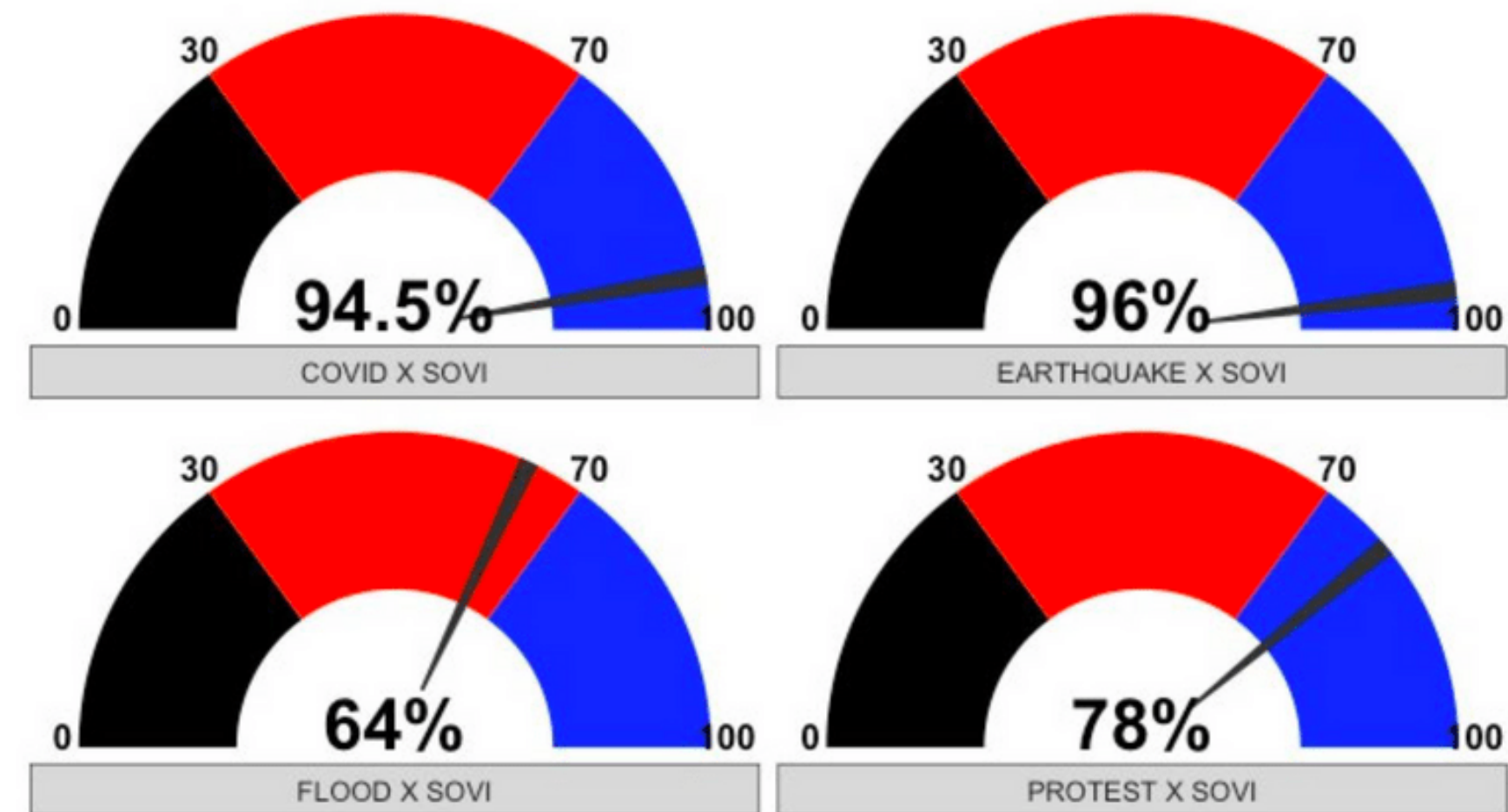
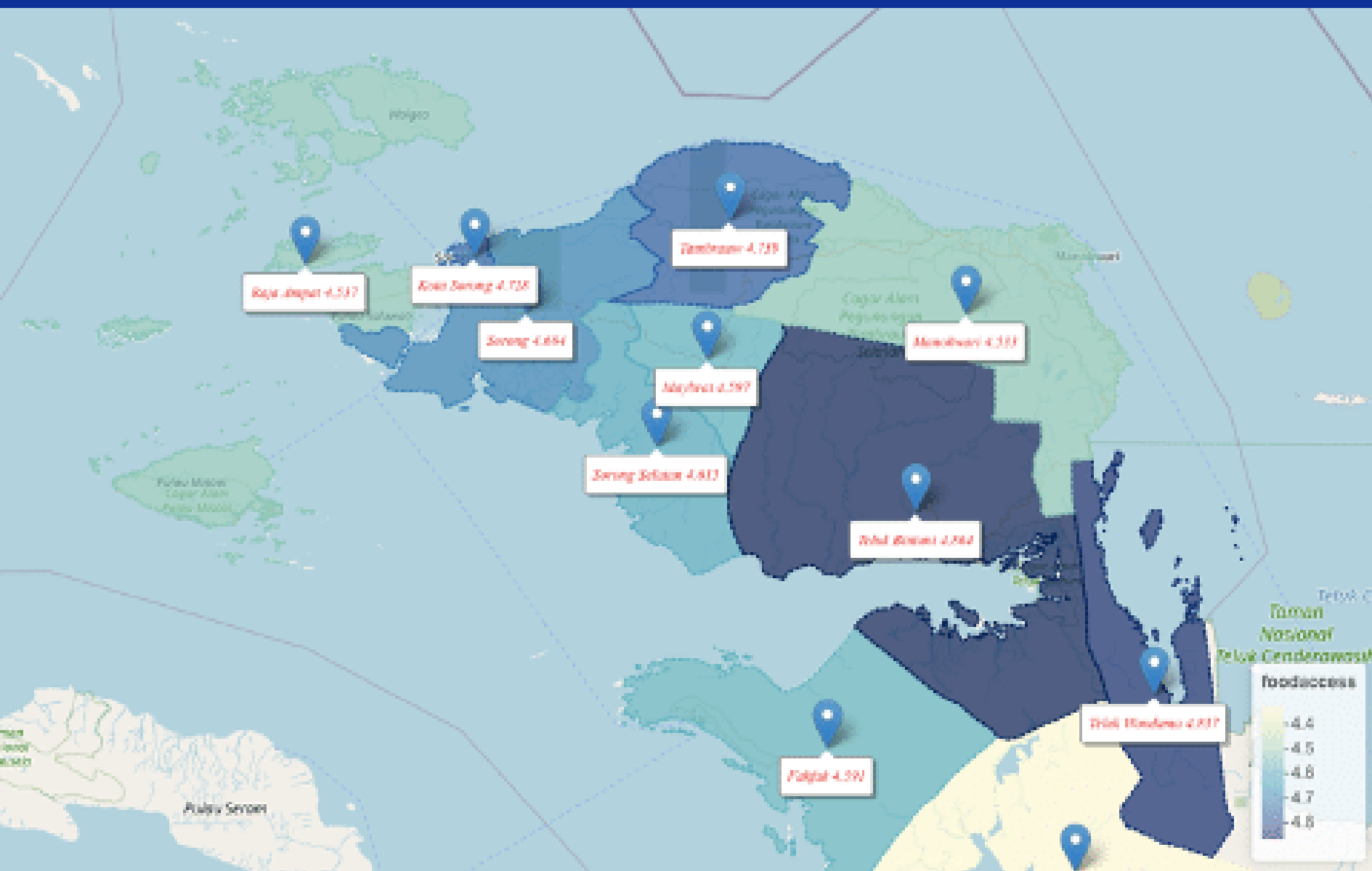
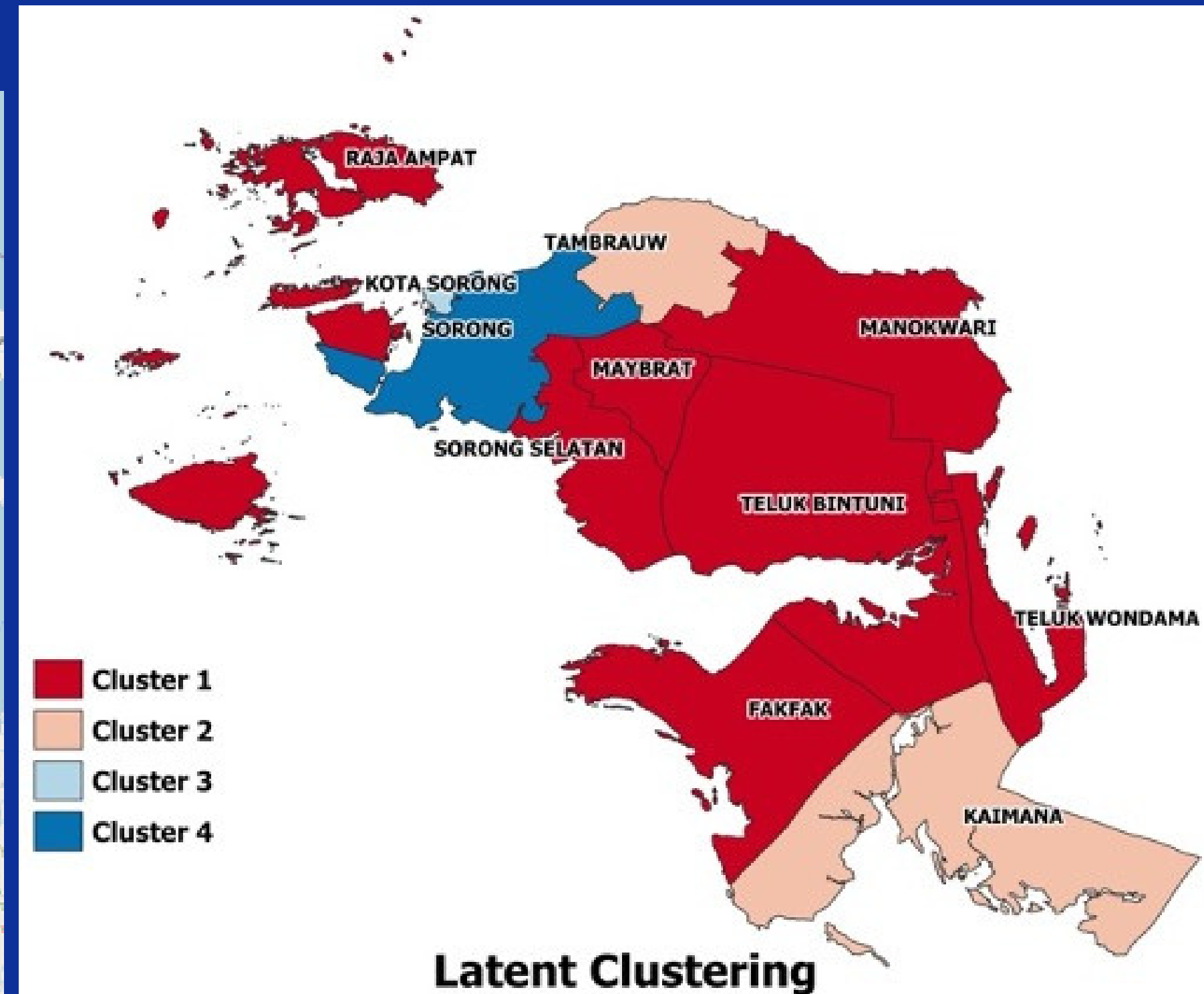


FIGURE 3. Upper Confidence Interval ρ SoVI.

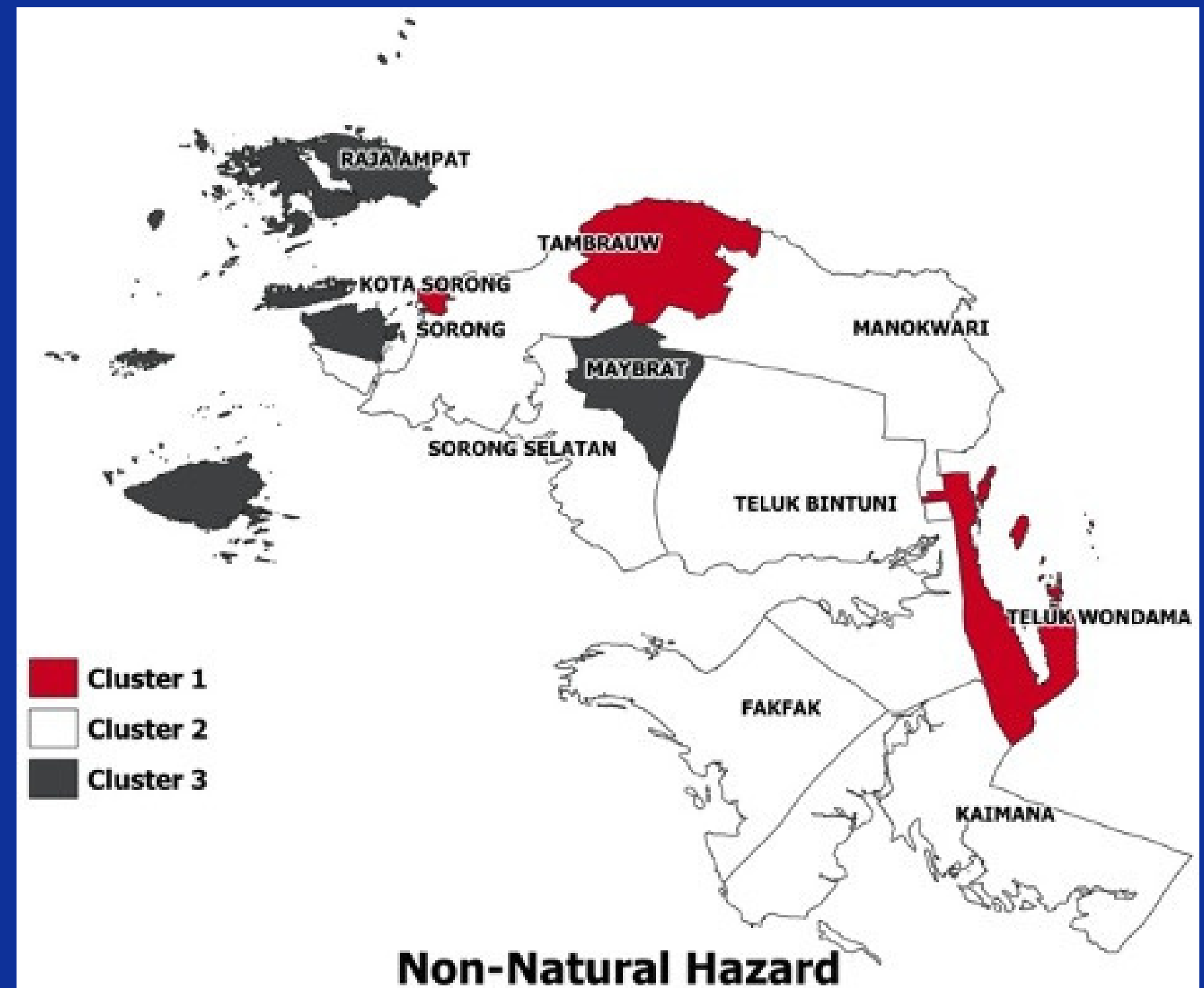
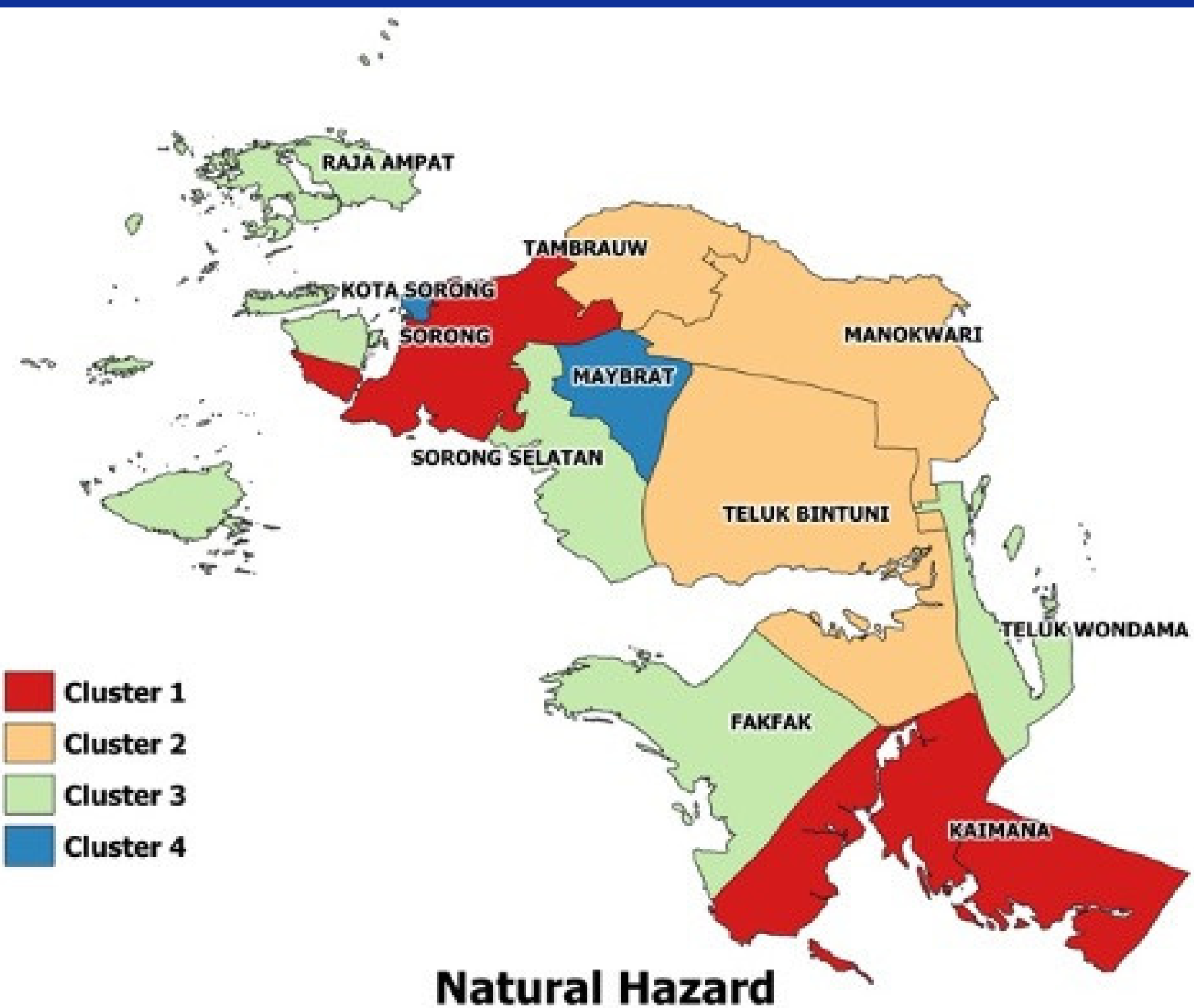
BAGAIMANA KERENTANAN DI PAPUA BARAT?



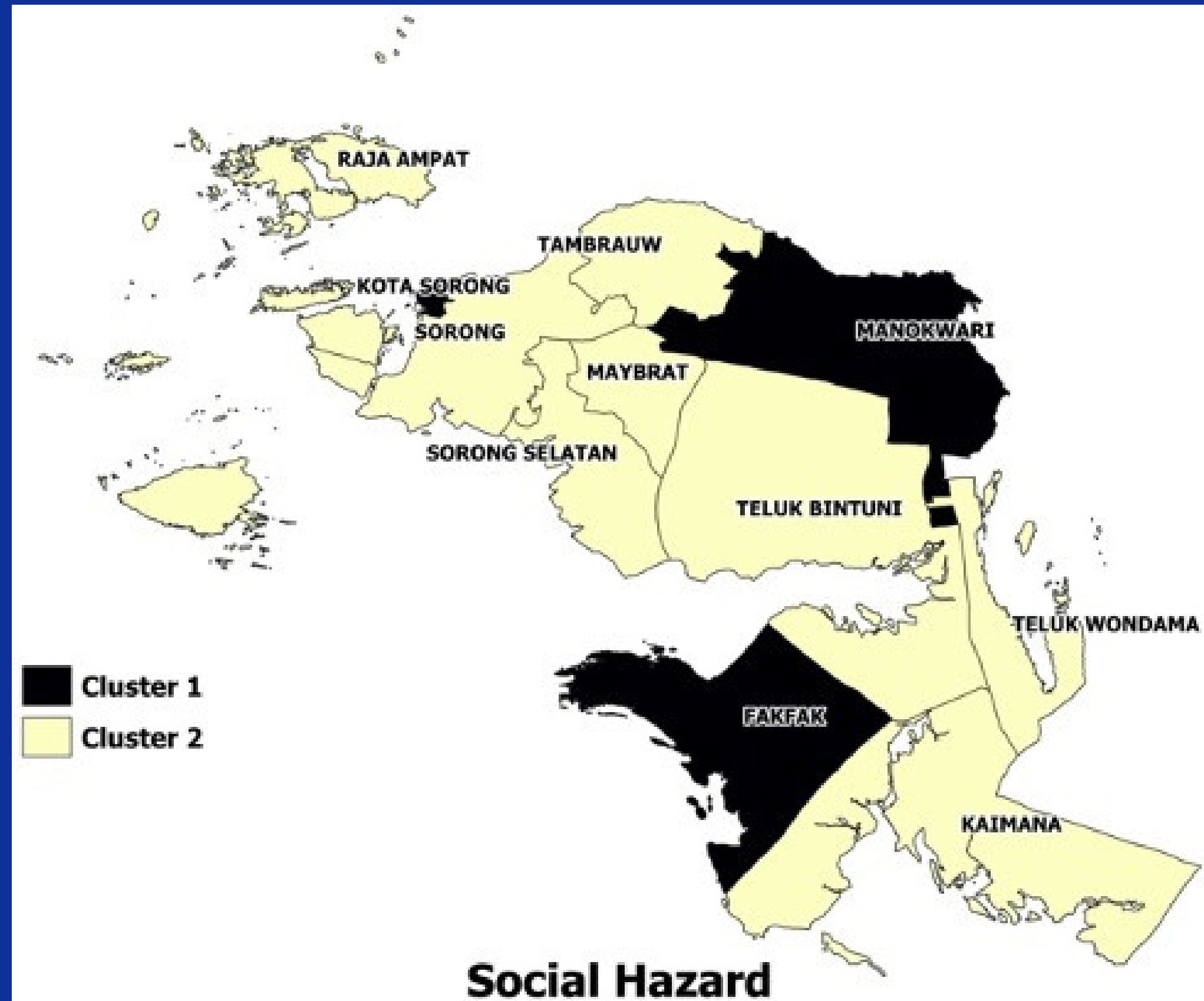
BAGAIMANA KERENTANAN DI PAPUA BARAT?



BAGAIMANA KERENTANAN DI PAPUA BARAT?



BAGAIMANA KERENTANAN DI PAPUA BARAT?



TOPIK PENELITIAN COVID MASIH SANGAT LUAS

1. Analisis tentang konektivitas hub (pelabuhan) selama pandemi.

a. Perbedaan tren jenis barang apa saja yang banyak dikirim selama pandemi ini?



Source: Modified from *Port Developments in Pelindo I (2014)*

Figure 5 Strategic Action Plan for Facilitating Trade on the National Level

Analyzing the National Logistics System through Integrated and Efficient Logistics Networks: a Case Study of Container Shipping Connectivity in Indonesia
by
Siti Dwi Lazuardi

TOPIK PENELITIAN COVID MASIH SANGAT LUAS

2. Analisis Postal trade network data

Study the causal relationship between flows/networks data especially PND and the socio-economics indicators. Compare the PND and trade data with other flows/networks, e.g., migration, flights, shipping, etc. Study the behavior of the "low-level" of aggregated PND data.

Postal and trade network data within ASEAN countries and beyond

Rezzy Eko Caraka¹, Putu Mahardika Adi Saputra², Nurrohman Wijaya³, Muhammad Mujiya Ulkhaq⁴, Muhammad Subair⁵

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⁴ Department of Industrial Engineering, Diponegoro University Indonesia

⁵ Pulse Lab Jakarta

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Abstract. This study mainly examines the statistical analysis of Postal Network Data (PND) and Trade Data within ASEAN countries and beyond. In addition, based on the previous study on the global network structure, including postal network, as proxies for national well-being, we also assess how the PND can affect the other recent socioeconomic indicators among ASEAN countries. This study aims to address the general question of whether structural network properties of different flow networks between ASEAN countries can be used to produce proxy indicators for the socioeconomic profile of a country. Moreover, we are using statistical analysis just like the correlation to measure the variables post from and post to data with life expectancy, CPI, mobile subscriber, Internet penetration, fixed phone, HDI, GDP and CO₂ emission. After getting the correlation value. The next step we do partial least square (PLS) on the model we have built before. Just as getting 3 cluster component based on the data. Also, Matrix of the intensity connection is used to understand also compare the positions of countries within the different networks several socioeconomic indicators

1. Introduction

In the history of humanity, long-distance communications network through physical postal commodity has been established since the last century [4]. Physical postal can represent the characteristics of individual behavior, local, regional and national economic activity and international economic relation [5]. Although, presently digital commodity may disrupt and replace the network flow of physical postal commodity, however, it is still being used mainly for certain trading goods and activities. Previous work has studied flows of physical and digital commodities that affect the wealth, resilience and function of a social system on global, regional, national and sub-national levels. This study aims to address the general question of whether structural network properties of different flow networks between ASEAN countries can be used to produce proxy indicators for the socioeconomic profile of a country.

Table 1. Correlation Post to Data Among ASEAN

Variable	postto	life_expectancy	cpi	mobile_subs	Internet_penetration	Fixed_phone	HDI	GDP	CO2_EMISSION
postto	1.000	.511*	.511*	.689**	.422	.600*	.644**	.600*	.600*
life_expectancy	.511*	1.000	.644**	.644**	.733**	.289	.778**	.733**	.822**
cpi	.511*	.644**	1.000	.378	.911**	.289	.867**	.911**	.733**
mobile_subs	.689**	.644**	.378	1.000	.467	.467	.511*	.467	.556*
Internet_penetration	.422	.733**	.911**	.467	1.000	.200	.778**	.822**	.644**
Fixed_phone	.600*	.289	.289	.467	.200	1.000	.422	.378	.378
HDI	.644**	.778**	.867**	.511*	.778**	.422	1.000	.956**	.867**
GDP	.600*	.733**	.911**	.467	.822**	.378	.956**	1.000	.822**
CO2_EMISSION	.600*	.822**	.733**	.556*	.644**	.378	.867**	.822**	1.000

Significant with level $\alpha=1\%$

Significant with level $\alpha=5\%$

TOPIK PENELITIAN COVID MASIH SANGAT LUAS

2. Analisis Postal trade network data

ISNPINSA-7

IOP Publishing

IOP Conf. Series: Journal of Physics: Conf. Series **1025** (2018) 012117 doi:10.1088/1742-6596/1025/1/012117

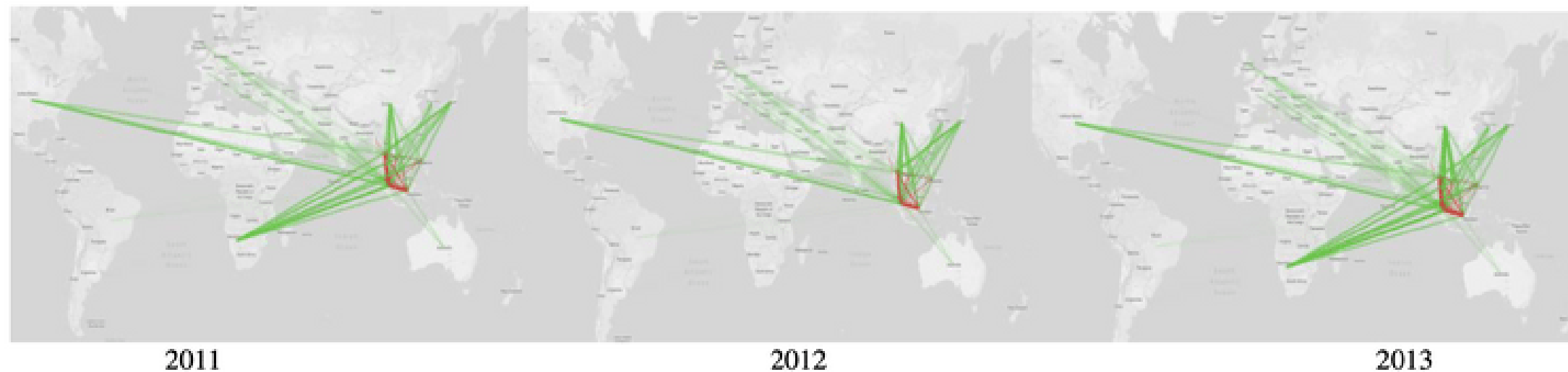


Figure 3. Trade Data from World (to) ASEAN (2011-2013)



Figure 4. Trade Data (from) ASEAN to World (2011-2013)

Postal and trade network data within ASEAN countries and beyond

Rezzy Eko Caraka¹, Putu Mahardika Adi Saputra², Nurrohman Wijaya³, Muhammad Mujiya Ulkhaq⁴, Muhammad Subair⁵

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1. Introduction

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TOPIK PENELITIAN COVID MASIH SANGAT LUAS

2. Analisis Postal trade network data

Destination	Origin									
	BN	ID	KH	LA	MM	MY	PH	SG	TH	VN
BN		0.0005	0.0000	0.0000	0.0000	0.0146	0.0002	0.0423	0.0009	0.0000
ID	0.1463		0.0004	0.0004	0.0002	0.0774	0.0004	0.4341	0.0129	0.0003
KH	0.0016	0.0000		0.0009	0.0000	0.0059	0.0000	0.0118	0.0026	0.0003
LA	0.0026	0.0000	0.0002		0.0000	0.0003	0.0000	0.0027	0.0039	0.0004
MM	0.0020	0.0000	0.0001	0.0001		0.0033	0.0000	0.0163	0.0025	0.0002
MY	0.4762	0.0091	0.0010	0.0008	0.0014		0.0015	1.0000	0.0198	0.0039
PH	0.0326	0.0004	0.0004	0.0007	0.0000	0.0113		0.1587	0.0065	0.0009
SG	0.2950	0.0047	0.0011	0.0014	0.0013	0.1345	0.0043		0.0344	0.0025
TH	0.0658	0.0009	0.0025	0.0091	0.0007	0.0172	0.0012	0.3347		0.0024
VN	0.0068	0.0001	0.0005	0.0026	0.0001	0.0063	0.0002	0.0298	0.0062	

Figure 9. Matrix of Intensity Connection

Postal and trade network data within ASEAN countries and beyond

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Abstract. This study mainly examines the statistical analysis of Postal Network Data (PND) and Trade Data within ASEAN countries and beyond. In addition, based on the previous study on the global network structure, including postal network, as proxies for national well-being, we also assess how the PND can affect the other recent socioeconomic indicators among ASEAN countries. This study aims to address the general question of whether structural network properties of different flow networks between ASEAN countries can be used to produce proxy indicators for the socioeconomic profile of a country. Moreover, we are using statistical analysis just like the correlation to measure the variables post from and post to data with life expectancy, CPI, mobile subscriber, Internet penetration, fixed phone, HDI, GDP and CO² emission. After getting the correlation value. The next step we do partial least square (PLS) on the model we have built before. Just as getting 3 cluster component based on the data. Also, Matrix of the intensity connection is used to understand also compare the positions of countries within the different networks several socioeconomic indicators

1. Introduction

In the history of humanity, long-distance communications network through physical postal commodity has been established since the last century [4]. Physical postal can represent the characteristics of individual behavior, local, regional and national economic activity and international economic relation [5]. Although, presently digital commodity may disrupt and replace the network flow of physical postal commodity, however, it is still being used mainly for certain trading goods and activities. Previous work has studied flows of physical and digital commodities that affect the wealth, resilience and function of a social system on global, regional, national and sub-national levels. This study aims to address the general question of whether structural network properties of different flow networks between ASEAN countries can be used to produce proxy indicators for the socioeconomic profile of a country.

TOPIK PENELITIAN COVID MASIH SANGAT LUAS

3. Analisis mengenai dampak covid19 terhadap mental health

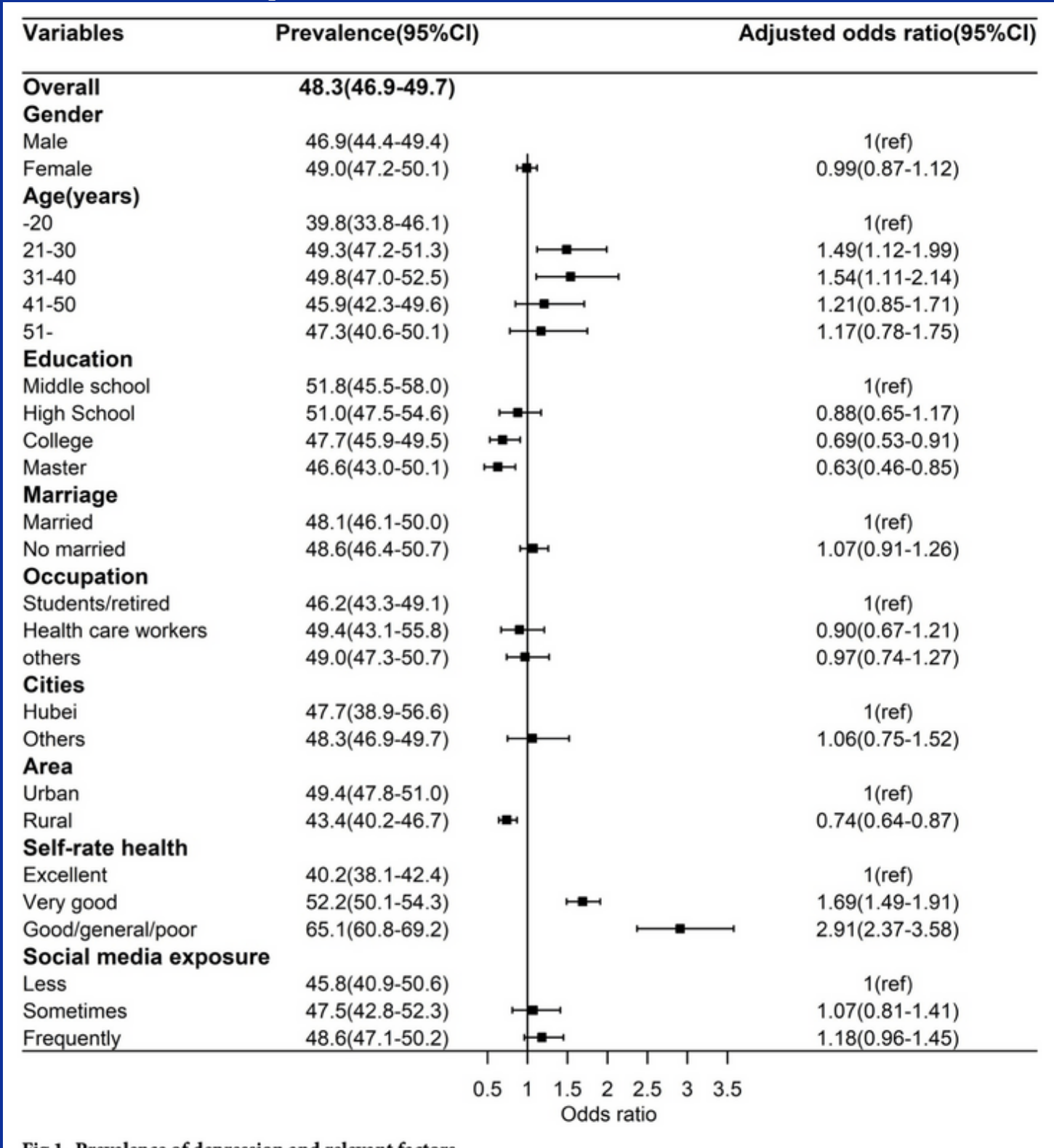


Fig 1. Prevalence of depression and relevant factors

Mental health problems and social media exposure during COVID-19 outbreak

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Abstract

Huge citizens expose to social media during a novel coronavirus disease (COVID-19) outbreak in Wuhan, China. We assess the prevalence of mental health problems and examine their association with social media exposure. A cross-sectional study among Chinese citizens aged ≥ 18 years old was conducted during Jan 31 to Feb 2, 2020. Online survey was used to do rapid assessment. Total of 4872 participants from 31 provinces and autonomous regions were involved in the current study. Besides demographics and social media exposure (SME), depression was assessed by The Chinese version of WHO-Five Well-Being Index (WHO-5) and anxiety was assessed by Chinese version of generalized anxiety disorder scale (GAD-7). multivariable logistic regressions were used to identify associations between social media exposure with mental health problems after controlling for covariates. The prevalence of depression, anxiety and combination of depression and anxiety (CDA) was 48.3% (95%CI: 46.9%-49.7%), 22.6% (95%CI: 21.4%-23.8%) and 19.4% (95%CI: 18.3%-20.6%) during COVID-19 outbreak in Wuhan, China. More than 80% (95%CI:80.9%-83.1%) of participants reported frequently exposed to social media. After controlling for covariates, frequently SME was positively associated with high odds of anxiety (OR = 1.72, 95%CI: 1.31–2.26) and CDA (OR = 1.91, 95%CI: 1.52–2.41) compared with less SME. Our findings show there are high prevalence of mental health problems, which positively associated with frequently SME during the COVID-19 outbreak. These findings implicated the government need pay more attention to mental health problems, especially depression and anxiety among general population and combating with "infodemic" while combating during public health emergency.

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An aerial view of a city skyline, likely New York City, with a blue overlay. The image shows a dense cluster of skyscrapers and buildings, with a prominent tall building in the distance. The text is overlaid on the left side of the image.

Terima kasih

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