

Akselerasi Baru Dalam Perkembangan Ekonomi Syariah di Indonesia

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Abstrak

Perkembangan ekonomi syariah di Indonesia menunjukkan tren yang positif namun masih memerlukan akselerasi untuk mencapai potensi optimal. Islamic finance in Indonesia has shown significant development. (Iswanto, 2023) The development of sharia finance will increase the growth of sharia banks that operate and will have a positive impact on Islamic banks. Penelitian ini menganalisis kondisi terkini, tantangan, dan peluang pengembangan ekonomi syariah di Indonesia dengan menggunakan pendekatan analisis literatur komprehensif. Indonesia is currently the country with the largest Muslim population in the world. (Khairunnisa, 2022) The total Muslim population of 80% makes an Islamic-based economy possible to expand widely related to fashion, culinary, tourism, cosmetics, and various topics. Hasil penelitian menunjukkan bahwa meskipun terjadi pertumbuhan signifikan dalam sektor keuangan syariah, namun masih terdapat kesenjangan antara potensi dan realisasi. In addition, the level of Islamic financial literacy (8.93%) and the Islamic financial inclusion index (9, 1%) which is still very low is also an obstacle in the development of sharia fintech in Indonesia. (Saputra, 2022) Penelitian ini merekomendasikan perlunya strategi akselerasi baru yang mencakup peningkatan literasi keuangan syariah, inovasi produk, penguatan regulasi, dan pengembangan sumber daya manusia. Temuan ini memberikan kontribusi penting bagi pengambil kebijakan dalam merumuskan strategi pengembangan ekonomi syariah yang lebih efektif dan berkelanjutan.

Kata Kunci: Ekonomi Syariah, Keuangan Islam, Akselerasi Pembangunan, Indonesia, Literasi Keuangan

Abstract (English)

The development of Islamic economics in Indonesia shows positive trends but still requires acceleration to achieve optimal potential. This research analyzes current conditions, challenges, and opportunities for developing Islamic economics in Indonesia using a comprehensive literature analysis approach. The results show that although there has been significant growth in the Islamic financial sector, there is still a gap between potential and realization. This study recommends the need for new acceleration strategies that include increasing Islamic financial literacy, product innovation, regulatory strengthening, and human resource development. These findings make an important contribution to policymakers in formulating more effective and sustainable Islamic economic development strategies.

Keywords: Islamic Economics, Islamic Finance, Development Acceleration, Indonesia, Financial Literacy

1. Pendahuluan

Indonesia sebagai negara dengan populasi Muslim terbesar di dunia memiliki potensi luar biasa dalam pengembangan ekonomi syariah. Indonesia is currently the country with the largest Muslim population in the world. (Khairunnisa, 2022) The total Muslim population of 80% makes an Islamic-based economy possible to expand widely related to fashion, culinary,

tourism, cosmetics, and various topics. Potensi ini telah menjadi landasan bagi pertumbuhan sektor keuangan syariah yang menunjukkan perkembangan menggembirakan dalam beberapa dekade terakhir.

Perkembangan ekonomi syariah di Indonesia tidak dapat dilepaskan dari sejarah kelahiran institusi keuangan syariah yang dimulai sebagai alternatif dari sistem konvensional. The research results explain that Islamic financial institutions were born as an alternative solution to conventional system financial institutions, which were considered not by Islamic principles, especially in terms of *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling) transactions. (Zulkarnain, 2025) Evolusi ini mencerminkan kebutuhan masyarakat Muslim Indonesia akan sistem keuangan yang sesuai dengan nilai-nilai Islam.

Dalam konteks perkembangan global, ekonomi syariah telah mengalami pertumbuhan yang pesat dan dinamis. Currently Islamic economics, with a wide range variants, is developing widely and dynamically. (Hasan, 2014) The development finance has been extended to almost all parts Indonesia, both urban rural areas. Pertumbuhan ini didukung oleh meningkatnya kesadaran masyarakat akan pentingnya sistem ekonomi yang berbasis nilai-nilai syariah.

Namun demikian, meskipun potensi dan perkembangan yang ada cukup menggembirakan, ekonomi syariah di Indonesia masih menghadapi berbagai tantangan yang memerlukan strategi akselerasi baru. Currently, the Indonesian government, practitioners, and academics are working hard to improve the performance of the Islamic finance industry. (Khairunnisa, 2022) Understanding that Islamic Economics is only related to Islamic finance is too shallow perception. Tantangan ini mencakup aspek regulasi, sumber daya manusia, literasi masyarakat, dan inovasi produk.

Penelitian ini bertujuan untuk menganalisis kondisi terkini perkembangan ekonomi syariah di Indonesia, mengidentifikasi tantangan yang dihadapi, serta merumuskan strategi akselerasi yang diperlukan untuk mengoptimalkan potensi ekonomi syariah di masa depan. Analisis yang komprehensif ini diharapkan dapat memberikan kontribusi penting bagi pengambil kebijakan, praktisi, dan akademisi dalam mengembangkan ekonomi syariah Indonesia.

2. Tinjauan Pustaka

2.1 Konsep Dasar Ekonomi Syariah

Ekonomi syariah merupakan sistem ekonomi yang berdasarkan pada prinsip-prinsip Islam yang tercantum dalam Al-Quran dan As-Sunnah. In Indonesia, all stakeholders of the Islamic financial industry must always synergize and harmonize between sharia economic law and applicable laws and regulations. The Qur'an, Al-Hadith and Ijma" gave birth to the rules of

fiqh. (Ilmi, 2023) The rules of fiqh aim to establish Islamic law in various issues that are new and continue to develop along with the times, especially developments in sharia financial institutions in various kinds of economic transactions or muamalah maliyah.

Dalam konteks Indonesia, implementasi ekonomi syariah telah mengalami evolusi yang signifikan sejak awal perkembangannya. The implementation of sharia economics Indonesia, showed that regulation very fundamental growth development Islamic economics. (Hasnita, 2017) In first 10 years (1991-1999), activities were not well developed because it supported adequate regulation. Perkembangan ini menunjukkan pentingnya kerangka regulasi yang memadai dalam mendukung pertumbuhan ekonomi syariah.

2.2 Sejarah dan Perkembangan Institusi Keuangan Syariah di Indonesia

Sejarah kelahiran institusi keuangan syariah di Indonesia dimulai dari kebutuhan akan alternatif sistem keuangan yang sesuai dengan prinsip Islam. Research on the history of the birth of Sharia financial institutions and their contribution to development in Indonesia was carried out in November - December 2024. (Zulkarnain, 2025) This research aims to analyze the history of the birth of Sharia financial institutions and their development since their inception, as well as their contribution to the economic development of the people in Indonesia.

Perkembangan institusi keuangan syariah di Indonesia telah mengalami proliferasi yang signifikan, mencakup berbagai jenis institusi. As time changes, Sharia financial institutions in Indonesia are proliferating, covering various types of institutions, ranging from Sharia banks, Sharia microfinance institutions, and Sharia insurance to Sharia capital markets. (Zulkarnain, 2025) The presence of Sharia financial institutions has gained public trust and has been proven to contribute to the economic development of the people in Indonesia.

2.3 Peran Fatwa dalam Pengembangan Ekonomi Syariah

Fatwa memainkan peran penting dalam pengembangan ekonomi syariah sebagai panduan hukum yang menentukan kepatuhan syariah. As a legal opinion, fatwas are an important part of the development Sharia economics. (Al-Hakim, 2019) Islamic values embodied in sharia norms confirmed fatwa. Dalam konteks Indonesia, Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) memiliki otoritas dalam mengeluarkan fatwa ekonomi syariah.

Kontribusi DSN-MUI dalam pengembangan ekonomi syariah Indonesia sangat signifikan. results show that only institution mandated law establish on finance, provide provisions toward financial institutions carrying out their activities. (Kasdi, 2018) Since establishment 1998, roles are enormous laying foundations development Until end 2017, has issued finances. Peran

strategis ini mencakup sosialisasi, internalisasi, dan mendorong pertumbuhan ekonomi syariah di Indonesia.

2.4 Digitalisasi dan Fintech Syariah

Era digital telah membuka peluang baru bagi pengembangan ekonomi syariah melalui teknologi finansial (fintech) syariah. Indonesia is one of the countries that has great potential for the development of the digital economy. (Hehanussa, 2021) The development of financial technology in Indonesia is increasing rapidly lately. Perkembangan ini memberikan dampak positif terhadap inklusi keuangan dan akses masyarakat terhadap layanan keuangan syariah.

Peran fintech syariah dalam pengembangan ekonomi Islam di era digital sangat strategis. The results showed that FinTech plays an active role in the development of the national sharia economy in the digital era in Indonesia, as well as the strengthening of startup companies that can strengthen the halal industry chain, so as to create a sharia economy based on technology infrastructure. (Hehanussa, 2021) With this Islamic FinTech is expected in the future can improve inclusive finance, and can increase the economic growth of Islam in Indonesia.

3. Kondisi Terkini Ekonomi Syariah di Indonesia

3.1 Pertumbuhan Industri Keuangan Syariah

Industri keuangan syariah di Indonesia telah menunjukkan pertumbuhan yang pesat dan memuaskan. The development of the Islamic finance industry in Indonesia has increased rapidly and satisfactorily. (Faizi, 2021) This can be seen from growing number financial institutions with a total 4,000 2019. Pertumbuhan ini mencakup berbagai jenis institusi keuangan syariah yang menawarkan beragam produk dan layanan.

Keragaman institusi keuangan syariah di Indonesia sangat luas, mencakup berbagai sektor. These thousands offer sharia services products; banks, peoples credit, insurance, pension funds, pawnshops, cooperatives, technology (fintech), etc. (Faizi, 2021) Diversifikasi ini menunjukkan matangnya ekosistem keuangan syariah di Indonesia.

3.2 Perkembangan Perbankan Syariah

Sektor perbankan syariah merupakan tulang punggung ekonomi syariah di Indonesia. The background of this research is the growth and development Islamic economy in Indonesia these days. (Janah, 2020) It can be seen from number Financial Institutions that have emerged lately offered products are free usury. Perkembangan ini didorong oleh meningkatnya kesadaran masyarakat akan pentingnya layanan keuangan bebas riba.

Namun demikian, perbankan syariah masih menghadapi tantangan dalam hal efisiensi operasional. Abstract Purpose The purpose of the research is to analyze efficiency Islamic

banks in Indonesia. data used this are panel observed from 2012 until 2016. sampling conducted on five Sharia Indonesia, that is, Bank Muamalat, SyariahMandiri, BukopinSyariah, BRI Syariah, and Mega Syariah.Design/Methodology/Approach study uses a quantitative method banking with formulation comparison operating expenses revenues (BOPO).Finding result concludes Indonesia has not been efficient during last years, 20122016. (Puteh, 2018)

3.3 Sukuk sebagai Instrumen Inovatif

Sukuk telah menjadi salah satu instrumen keuangan syariah yang paling inovatif dan berkembang pesat di Indonesia. One form sharia financial instrument that has been issued by both corporations and the state sukuk. (Rani, 2022) Sukuk one most innovative forms product development contemporary system. Instrumen ini memberikan alternatif sumber pendanaan yang sesuai dengan prinsip syariah.

Pertumbuhan sukuk di Indonesia menunjukkan tren yang sangat positif. growth Indonesia increased sharply compared to other Islamic instruments, reaching 84% per year if analyzed from 2001 2007. (Rani, 2022) Thus, developed into important mechanisms increasing international capital market through Islamically acceptable structure. Pertumbuhan ini mencerminkan penerimaan pasar yang baik terhadap instrumen keuangan syariah.

3.4 Industri Halal dan Ekonomi Syariah

Industri halal merupakan komponen penting dalam ekosistem ekonomi syariah Indonesia. Indonesia also has great potential to develop the halal sector. (Aida, 2024) Certainly, Indonesia"s large Muslim population has implications related to this huge potential. Potensi ini didukung oleh tingginya permintaan produk halal dari populasi Muslim yang besar.

Permintaan produk halal yang tinggi menciptakan peluang besar bagi pengembangan industri halal di Indonesia. Due to the large Muslim population, there is a high demand for halal products. (Aida, 2024) The researcher also noted the opportunities and difficulties in developing the halal industry sector in Indonesia. Namun, pengembangan sektor ini juga menghadapi berbagai tantangan yang perlu diatasi.

4. Tantangan dalam Pengembangan Ekonomi Syariah

4.1 Tantangan Regulasi dan Kebijakan

Kerangka regulasi merupakan faktor fundamental dalam pertumbuhan dan pengembangan ekonomi syariah. The implementation of sharia economics Indonesia, showed that regulation very fundamental growth development Islamic economics. (Hasnita, 2017) In first 10 years (1991-1999), activities were not well developed because it supported adequate regulation. Pengalaman ini menunjukkan pentingnya dukungan regulasi yang memadai.

Tantangan regulasi juga menjadi salah satu hambatan terbesar dalam pertumbuhan perbankan syariah. results reveal biggest challenge regulatory framework. requires favorable government policies regulations a positive effect on banking. (Iswanaji, 2018) Hal ini memerlukan perhatian serius dari pemerintah untuk menciptakan lingkungan regulasi yang kondusif.

4.2 Tantangan Sumber Daya Manusia

Kekurangan sumber daya manusia yang berkualitas merupakan tantangan signifikan dalam pengembangan ekonomi syariah. lack qualified human resources. (Iswanaji, 2018) Human resources should knowledgeable both law economics. Tantangan ini memerlukan upaya sistematis dalam pengembangan kapasitas sumber daya manusia.

Dalam konteks wakaf tunai, tantangan sumber daya manusia juga menjadi kendala utama. In comparison, top weaknesses are lack socialisation community professional nazhir human resources. (Rusyiana, 2020) Hal ini menunjukkan perlunya investasi dalam pengembangan sumber daya manusia yang kompeten di berbagai sektor ekonomi syariah.

4.3 Tantangan Literasi dan Kesadaran Masyarakat

Tingkat literasi keuangan syariah yang masih rendah menjadi hambatan serius dalam pengembangan ekonomi syariah. In addition, the level of Islamic financial literacy (8.93%) and the Islamic financial inclusion index (9, 1%) which is still very low is also an obstacle in the development of sharia fintech in Indonesia. (Saputra, 2022) Kondisi ini memerlukan upaya sistematis untuk meningkatkan pemahaman masyarakat.

Kurangnya kesadaran masyarakat, bahkan di kalangan Muslim, juga menjadi tantangan. third awareness even Muslim community. (Iswanaji, 2018) They have less understanding about terms, products, also principles Hal ini menunjukkan perlunya program edukasi dan sosialisasi yang lebih intensif.

4.4 Tantangan Inovasi Produk

Kecepatan inovasi produk dan layanan dalam perbankan syariah masih tertinggal dibandingkan dengan perbankan konvensional. The innovation of banking products and services has seen significant growth. (Munawar, 2024) However, the pace of innovation in product and service offerings within Islamic banking has been comparatively slower. Kondisi ini menjadi tantangan bagi daya saing perbankan syariah.

Tantangan inovasi ini juga tercermin dalam keterbatasan penelitian di luar sektor keuangan. However, research related to the sectors mentioned is very minimal. (Khairunnisa, 2022) The phenomenon is happening because most Islamic economic research worldwide discusses topics

related to the financial sector. Hal ini menunjukkan perlunya diversifikasi fokus penelitian dan pengembangan.

5. Peluang dan Potensi Pengembangan

5.1 Potensi Demografi dan Pasar

Indonesia memiliki keunggulan komparatif yang luar biasa dalam pengembangan ekonomi syariah berkat populasi Muslim yang besar. Indonesia is currently the country with the largest Muslim population in the world. (Khairunnisa, 2022) The total Muslim population of 80% makes an Islamic-based economy possible to expand widely related to fashion, culinary, tourism, cosmetics, and various topics. Potensi demografi ini memberikan basis pasar yang sangat kuat untuk produk dan layanan syariah.

Potensi pasar yang luas ini juga tercermin dalam perkembangan media sosial sebagai platform edukasi ekonomi syariah. Indonesia boasts an extensive user base on social media, with hundreds of millions of individuals spending approximately four hours daily engaging with diverse social networking platforms. (Solehudin, 2024)(Solehudin, 2024) Social media is quickly evolving as a platform for transferring communication and information, including disseminating knowledge about sharia economic law and discussing global economic advancements, literacy, and human resources.

5.2 Peluang Digitalisasi dan Teknologi

Era Revolusi Industri 5.0 membuka peluang besar bagi digitalisasi keuangan syariah. This study analyses the contribution of digitalisation in Islamic finance through the application of Islamic crowdfunding and e-wakaf instruments in supporting the development of Islamic fintech in Indonesia, especially in the era of the Industrial Revolution 5.0. (Wahyudi, 2025) Digitalisation in the Islamic finance sector plays a strategic role in expanding access to financial inclusion and facilitating more effective community involvement in sharia-based economic activities.

Instrumen digital seperti crowdfunding Islam dan e-wakaf menunjukkan kontribusi positif yang signifikan. The results show that Islamic crowdfunding significantly expands access to alternative funding, especially for small and medium enterprises (SMEs), while e-wakaf improves transparency and efficiency of waqf asset management through digital technology. (Wahyudi, 2025) These two instruments simultaneously contribute positively to the strengthening of the Islamic fintech ecosystem in Indonesia, creating a strong foundation for broader and sustainable financial inclusion.

5.3 Potensi Sektor UMKM dan Inklusif

Sektor Usaha Mikro, Kecil, dan Menengah (UMKM) memberikan peluang besar bagi pengembangan ekonomi syariah yang inklusif. The implementation of policies, including credit relaxation for Small and Medium Enterprises (SMEs), is part of the government's efforts to support the economy through Islamic banking. (Wulandari, 2024) Dukungan kebijakan pemerintah ini menciptakan momentum positif bagi pertumbuhan sektor UMKM melalui skema syariah.

Dalam konteks industri kreatif, koperasi syariah juga menunjukkan peran yang signifikan. The results show that sharia cooperatives have a significant contribution in improving the productivity, competitiveness and sustainability of batik businesses. (Adella, 2024) Islamic cooperatives provide access to usury-free financing, support sharia-based financial education, and assist businesses in preparing financial reports in accordance with accounting principles.

5.4 Peluang dalam Sektor Pariwisata dan Industri Kreatif

Sektor pariwisata halal memberikan peluang besar bagi pengembangan ekonomi syariah. Tourism is a potential sector in the world, especially halal tourism which is a potential market for Muslim tourists, especially Indonesia, and more specifically West Sumatera. (Bundo, 2024) Because this province has the potential for halal tourism because it is included in the halal destinations listed in the 2015/2025 National Tourism Development Master Plan (Rencana Induk Pembangunan Kepariwisata Nasional/Ripparnas).

Hotel berbasis syariah menunjukkan pengaruh positif terhadap pariwisata berkelanjutan. The research results show that Sharia-Based Hotels have a positive influence on Sustainable Tourism in West Sumatera, including economic, environmental and social aspects. (Bundo, 2024) The increase in Sharia-Based Hotels is directly proportional to the increase in Sustainable Tourism.

6. Strategi Akselerasi Pengembangan Ekonomi Syariah

6.1 Penguatan Kerangka Regulasi dan Kebijakan

Pengembangan kerangka regulasi yang komprehensif merupakan fondasi penting bagi akselerasi ekonomi syariah. But second (2000-2011), there a rapid progress area banking, insurance, capital market, Syariah Obligation, mutual fund, microfinance institution, public finance. (Hasnita, 2017) This study concluded formal economic Indonesian on had been positive. Pengalaman ini menunjukkan pentingnya dukungan regulasi yang konsisten dan berkelanjutan.

Pemerintah perlu mengambil peran yang lebih aktif dalam menciptakan lingkungan yang kondusif. requires favorable government policies regulations a positive effect on banking.

(Iswanaji, 2018) Government expand market share one be done soon. Hal ini mencakup harmonisasi regulasi antar sektor dan penyederhanaan prosedur perizinan.

6.2 Peningkatan Literasi dan Edukasi Masyarakat

Program peningkatan literasi keuangan syariah harus menjadi prioritas utama dalam strategi akselerasi. It is hoped that through the SHAFICA application, it can increase understanding, literacy, and equitable access to the use of sharia fintech services. (Saputra, 2022) Pendekatan inovatif melalui teknologi digital dapat memperluas jangkauan program edukasi.

Pemanfaatan media sosial sebagai platform edukasi menunjukkan potensi yang besar. Instagram is actively endorsing sharia economic regulations in order to enhance the Islamic economy in Indonesia, as indicated by these data. (Solehudin, 2024) This essay will also examine the concept of sharia funding to promote peace and economic growth in Indonesia.

6.3 Pengembangan Sumber Daya Manusia

Investasi dalam pengembangan sumber daya manusia yang kompeten merupakan kebutuhan mendesak. Hence, providing need specialized education institutions concerning finance. (Iswanaji, 2018) Hal ini memerlukan kolaborasi antara institusi pendidikan, industri, dan pemerintah.

Peningkatan kualitas dan kuantitas sumber daya manusia menjadi kunci optimalisasi peran lembaga pengawas syariah. The role of the SSB in Islamic banking must be more optimal, involving improving the quality and quantity of human resources, issuing opinions on needed products and services, conducting continuous monitoring, and strengthening detailed supervision. (Munawar, 2024)

6.4 Inovasi Produk dan Layanan

Pengembangan produk dan layanan yang inovatif menjadi kunci daya saing ekonomi syariah. The innovation product in Islamic financial institutions is one of the strategies that has an important role in the midst of a competitive market. (Ilmi, 2023) Increasing institutional capacity and the availability of diverse and efficient Islamic financial industry products is one of the missions in optimizing the development of Islamic finance.

Transformasi digital perbankan syariah perlu dipercepat untuk memenuhi kebutuhan era industri 5.0. The strategic transformation of Islamic banking into the digital realm is considered essential to meet customer needs with a focus on satisfaction. (Wulandari, 2024)(Wulandari, 2024) The development roadmap for 2020-2025 emphasizes the creation of an efficient and contributive Islamic banking system to the national economy.

6.5 Penguatan Ekosistem Fintech Syariah

Pengembangan ekosistem fintech syariah yang kuat dapat mempercepat inklusi keuangan. This is because the development of sharia fintech services has a positive effect on the financial performance of Islamic banking. (Saputra, 2022) Sharia fintech can be used as an acceleration of da"wah and sharia economic development through banking products so that it can help the financial needs of the community as well as a source of capital for business actors (MSMEs). Kolaborasi antara perbankan syariah dan fintech syariah perlu diperkuat untuk menciptakan sinergi yang optimal. This application will work with Islamic banking and Islamic fintech as partners. (Saputra, 2022)(Saputra, 2022) The presence of this application provides many benefits for the community, partners, and the development of the Islamic economy.

7. Implikasi Kebijakan dan Rekomendasi

7.1 Rekomendasi untuk Pemerintah

Pemerintah perlu mengambil peran yang lebih proaktif dalam mendukung pengembangan ekonomi syariah melalui kebijakan yang komprehensif. economics will continue flourish if supported by government policy (top-down approach). (Hasan, 2014) Dukungan ini harus mencakup aspek regulasi, fiskal, dan pengembangan infrastruktur.

Implementasi kebijakan harus fokus pada penciptaan sistem perbankan syariah yang efisien dan kontributif terhadap ekonomi nasional. The development roadmap for 2020-2025 emphasizes the creation of an efficient and contributive Islamic banking system to the national economy. (Wulandari, 2024) This article provides a comprehensive overview of the restructuring of Islamic banking in Indonesia through a literature research approach, emphasizing the government"s role, addressing challenges, stimulating digital innovation, and implementing policies for the sustainable development of Islamic banking

7.2 Rekomendasi untuk Industri

Industri keuangan syariah perlu meningkatkan inovasi produk dan layanan untuk meningkatkan daya saing. The research findings indicate that the performance of Islamic banking has improved, but it needs to be more innovative to compete in the industrial era 5.0. (Munawar, 2024) This can be achieved by increasing the development of products and services, such as e-money, that have high bargaining power.

Kolaborasi antar stakeholder dalam industri keuangan syariah perlu diperkuat. Furthermore, SSB and Islamic banking must synergize with each other in improving products and services to remain competitive in the industrial era 5.0. (Munawar, 2024) The study concluded that the optimal role of SSB plays an important role in driving innovation in Islamic banking.

7.3 Rekomendasi untuk Institusi Pendidikan

Institusi pendidikan perlu mengembangkan kurikulum yang sesuai dengan kebutuhan industri ekonomi syariah. main problem Indonesia is still gap between needs industry graduate from college. (Muliadi, 2018) This study aims to analyze how epistemology curriculum structure economics universities teach what effective approach be applied so graduates can meet financial economic.

Program studi ekonomi Islam perlu memperluas fokus penelitian di luar sektor perbankan. considering the current research conditions, it is time for the study program to develop Islamic economic research outside Islamic banking. (Khairunnisa, 2022) Diversifikasi ini penting untuk mendukung pengembangan ekonomi syariah yang lebih komprehensif.

7.4 Rekomendasi untuk Masyarakat

Masyarakat perlu meningkatkan literasi dan pemahaman tentang ekonomi syariah melalui berbagai platform edukasi yang tersedia. To address the challenges of the 21st century, it is imperative to focus on training experts in Islamic finance to enhance Indonesia's Islamic economy. (Solehudin, 2024) This study investigates the comprehension of digital sharia economic law and its influence on the sharia economy in Indonesia.

Partisipasi aktif masyarakat dalam pengembangan instrumen sosial Islam seperti wakaf tunai perlu ditingkatkan. It expected there be joint commitment from various parties, both policymakers academics practitioners support encourage efforts develop (social) finance industry, especially developing Indonesia. (Rusydia, 2020)

8. Kesimpulan

Perkembangan ekonomi syariah di Indonesia menunjukkan tren yang positif dan menjanjikan, namun masih memerlukan akselerasi untuk mencapai potensi optimal. Islamic finance in Indonesia has shown significant development. (Iswanto, 2023) The development of sharia finance will increase the growth of sharia banks that operate and will have a positive impact on Islamic banks. Meskipun telah terjadi pertumbuhan signifikan dalam berbagai sektor, masih terdapat kesenjangan antara potensi dan realisasi yang memerlukan perhatian serius.

Tantangan utama yang dihadapi mencakup kerangka regulasi yang belum optimal, keterbatasan sumber daya manusia yang berkualitas, rendahnya tingkat literasi keuangan syariah masyarakat, dan lambatnya inovasi produk dan layanan. In addition, the level of Islamic financial literacy (8.93%) and the Islamic financial inclusion index (9, 1%) which is still very low is also an obstacle in the development of sharia fintech in Indonesia. (Saputra, 2022) Kondisi ini memerlukan strategi akselerasi yang komprehensif dan terintegrasi.

Di sisi lain, Indonesia memiliki potensi luar biasa untuk menjadi pusat ekonomi syariah global berkat populasi Muslim terbesar di dunia, perkembangan teknologi digital yang pesat, dan dukungan pemerintah yang semakin kuat. The main potential for product development of Bank Syariah Indonesia can make the Islamic finance industry compete both regionally and internationally so that it can help the development of the national economy. (Yusuf, 2023)

Strategi akselerasi yang diperlukan mencakup penguatan kerangka regulasi dan kebijakan, peningkatan literasi dan edukasi masyarakat, pengembangan sumber daya manusia yang kompeten, inovasi produk dan layanan, serta penguatan ekosistem fintech syariah. The findings provide important perspectives for the development of innovative policies and strategies in advancing the Islamic financial sector in the digital era. (Wahyudi, 2025)

Implementasi strategi akselerasi ini memerlukan komitmen bersama dari berbagai pihak, termasuk pemerintah, industri, institusi pendidikan, dan masyarakat. It expected there be joint commitment from various parties, both policymakers academics practitioners support encourage efforts develop (social) finance industry, especially developing Indonesia. (Rusydia, 2020) Hanya melalui kolaborasi yang sinergis dan berkelanjutan, ekonomi syariah Indonesia dapat mencapai potensi optimal dan berkontribusi signifikan terhadap pembangunan ekonomi nasional.

Penelitian ini memberikan kontribusi penting bagi pengembangan literatur ekonomi syariah di Indonesia dan dapat menjadi rujukan bagi pengambil kebijakan dalam merumuskan strategi pengembangan yang lebih efektif. Penelitian lanjutan diperlukan untuk menganalisis implementasi strategi akselerasi ini secara lebih mendalam dan mengukur dampaknya terhadap perkembangan ekonomi syariah di Indonesia.

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