

Building Islamic Economy Towards Golden Indonesia 2045

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ABSTRACT

This study examines the strategic role of Islamic economics in supporting the achievement of the Golden Indonesia Vision 2045, which targets inclusive economic growth, poverty alleviation, global competitiveness, and sustainable development. Through the principles of social justice, equitable distribution of wealth, and wise management of natural resources, Islamic economics offers solutions that are in line with these goals. This study uses a mixed methods approach, combining quantitative surveys and qualitative interviews to explore the public and stakeholders' understanding of Islamic economics and the challenges and opportunities in its development. The results show that although the majority of respondents have a good understanding of Islamic economics, there are still barriers to the use of Islamic financial products, including a lack of understanding and access. In addition, interviews with entrepreneurs, academics, and policymakers reveal the importance of Islamic financial literacy as a key to expanding community participation. The study concludes that Islamic economics has great potential to drive equitable, inclusive, and sustainable growth, but supportive policies and broader education are needed to maximize its contribution to the Golden Indonesia Vision 2045.

INTRODUCTION

The Vision of Golden Indonesia 2045 is a strategic blueprint designed to make Indonesia a sovereign, advanced, just, and prosperous country by the 100th anniversary of its independence. This idea, which was formulated by the Ministry of National Development Planning and inaugurated by President Joko Widodo on May 9, 2019, emphasizes a number of key goals for the nation's progress (Puspa et al, 2023). Inclusive economic growth is an important pillar, with a focus on equitable development and reducing social inequality (Hartati, 2021). In addition, significant poverty alleviation through pro-people policies, such as expanding access to education and health services, is also a priority (Hudaifah et al, 2020). This vision targets increasing global competitiveness through the development of quality human resources, technological innovation, and sustainable industry. On the other hand, sustainable development is a fundamental principle, where economic growth must go

hand in hand with environmental conservation and wise management of natural resources (Prasetyo, 2023). With this vision, Indonesia aspires to become a country that is economically strong, socially just, sustainable, and able to compete globally, in order to achieve equitable prosperity for all its people.

The Vision of Golden Indonesia 2045, which focuses on inclusive economic growth, poverty alleviation, increasing global competitiveness, and sustainable development, can be realized through the strategic role of Islamic economics as one of the main driving forces (Hidayat, 2024). The principles of Islamic economics, such as social justice, prohibition of usury, and equitable distribution of wealth, are in line with the major goals in the vision (Adin et al, 2020). In the context of inclusive growth, Islamic economics supports sharia-based financial management that prioritizes fair distribution of profits and risks, and encourages financial access for economically weak groups (Fitriani & Nisa, 2024). Through instruments such as zakat, infaq, sedekah, and waqf, Islamic economics also contributes directly to poverty alleviation, driving a fairer redistribution of wealth to improve people's welfare.

At the global level, the sharia economy offers great potential through the halal industry, which includes the food, fashion, tourism, and financial sectors, which continue to grow and provide competitiveness for Indonesia in the international market (Wulandari & Pradesyah, 2023). Furthermore, the commitment to sustainable development in the Islamic economy, which emphasizes the balance between economic growth and environmental preservation, is in line with Indonesia's efforts to maintain the sustainability of natural resources (Lubis et al, 2024). By optimally implementing Islamic economic principles, Indonesia can strengthen its position in achieving the targets of the Golden Indonesia Vision 2045, while creating a more just, inclusive, and sustainable economy.

The development of Islamic economics in Indonesia in recent decades has shown significant growth in various sectors, including Islamic finance, the halal industry, and the management of Islamic social funds such as zakat and waqf. The Islamic financial sector has recorded rapid progress, with total Islamic banking assets reaching IDR 892.2 trillion in December 2023, supported by the merger of three major Islamic banks into Bank Syariah Indonesia (BSI). This increase has driven the Islamic financial market share to reach 7.9% of the total national financial industry (BSI Annual Report, 2023). In the halal industry sector, Indonesia has also experienced rapid growth, with consumption of halal products covering food, beverages, fashion, pharmaceuticals, cosmetics, and halal tourism. The four economic sectors have a sector share of 25.39% of GDP and a growth rate of 4.37% (yoy) in Q2 2023. This growth is higher than Q1 2023 which reached 4.07% although it slowed down compared to Q2 2022 (Kasri et al, 2024). The government continues to encourage Indonesia to become the world's halal producer center, with steps such as halal certification issued by BPJPH and the development of Muslim-friendly tourism destinations. The management of Islamic social funds, such as zakat and waqf, is also developing.

In 2023, the National Zakat Agency (BAZNAS) recorded that zakat collection increased by IDR 32.32 trillion, which was used for poverty alleviation, education, and health programs (BAZNAS RI Public Relations, 2024). Overall, the sharia economy makes a significant contribution to Indonesia's GDP, which is estimated at 46.71% in the second quarter of 2023, with the potential for growth continuing to be driven by government initiatives such as the Indonesian Sharia Economic Masterplan (MEKSI) and the National Committee for Sharia Economics and Finance (KNEKS) (KNEKS,

2024). The Islamic economy in Indonesia is expected to be one of the main drivers in achieving the target of the Golden Indonesia Vision 2045, with a focus on inclusion, social welfare, and sustainability.

Conventional economics currently faces major challenges, including economic inequality, unsustainable exploitation of natural resources, and the instability of the usury-based financial system (Afdhal et al, 2024). Unequal accumulation of wealth places most people in a marginalized position, while environmental damage due to exploitation of natural resources threatens long-term welfare (Gai et al, 2024). The usury-based financial system contributes to global economic instability, such as the debt crisis. In facing these problems, Islamic economics offers alternative solutions that focus on social justice, the prohibition of usury, and equitable distribution of wealth. These principles, together with sustainable management of natural resources, create a more stable and equitable economic system, potentially reducing economic disparities and supporting responsible development (Munir, 2023). Thus, Islamic economics can be an effective alternative paradigm in overcoming the challenges of conventional economics, towards more equitable and sustainable welfare.

Indonesia, as the country with the largest Muslim population in the world, has great potential to develop the Islamic economy, especially in the Islamic finance sector and the halal industry (Fathoni, 2020). With more than 230 million Muslim residents, Indonesia not only has a large domestic market but is also the center of the growing global trend towards halal products and services (Anggraini et al, 2022). The demand for halal products in the international market continues to grow, driven by awareness of health, sustainability, and ethical values associated with halal consumption (Asnawi, 2021). This creates significant opportunities for Indonesia to leverage resources and innovation in creating high-quality halal products that can compete in the global market. In addition, foreign investment in the Islamic economy sector has also increased, with many investors seeing the potential profits and stability offered by the Islamic financial system. The involvement of foreign investors in this sector not only strengthens the foundation of the Islamic economy in Indonesia but also opens up opportunities for international collaboration, knowledge exchange, and technology development that can drive more sustainable growth. By leveraging this strength, Indonesia can take a leadership role in the global Islamic economy and realize its vision of becoming the world's center of sharia economics.

Food security is also an important pillar in achieving the goals of the Golden Indonesia Vision 2045, where a sovereign, advanced, just, and prosperous country will depend on the ability to meet domestic food needs independently (Anggraini et al., 2024). In the era of President Prabowo, the government's focus on food security was led by Minister of Food Zulkifli Hasan, who was tasked with ensuring equitable food availability, increasing national food production, and reducing dependence on food imports. Food self-sufficiency, which is one of the main targets, is in line with the principles of Islamic economics which emphasize the fair distribution of resources and the wise use of natural resources. Islamic economic instruments, such as agricultural zakat and management of waqf land for productive land, can contribute to increasing food productivity (Febrianty, 2024). In addition, support for technological innovation in the agricultural sector and sustainable land management are expected to strengthen Indonesia's competitiveness in meeting domestic food needs and stabilizing food prices in the market. By implementing an inclusive and sustainable food security strategy, and optimizing Islamic economic resources, Indonesia has a great opportunity

to achieve food self-sufficiency as part of the long-term vision towards Golden Indonesia 2045.

This research has a high urgency in helping the government, academics, and business actors understand the strategic role of Islamic economics in realizing inclusive and sustainable development towards Golden Indonesia 2045. With the largest Muslim population in the world, Indonesia has great potential to utilize Islamic economics as a driver of equitable and sustainable growth. However, there is a significant gap in the literature and policies related to the utilization of Islamic economics. Many policies have not fully integrated the principles of Islamic economics, so that the potential of the Islamic financial sector, the halal industry, and the management of social funds such as zakat and waqf have not been maximized. This study aims to identify and analyze the opportunities and challenges in the development of Islamic economics, so that it can provide useful recommendations for policy decision making. By presenting empirical data and in-depth analysis, this study is expected to strengthen the basis for the development of more inclusive policies, as well as facilitate collaboration between the government, academics, and business actors to jointly explore the potential of Islamic economics in achieving long-term development goals.

METHODOLOGY

This research design will use a mixed methods approach, combining quantitative and qualitative methods to provide a more holistic understanding of the potential and challenges of Islamic economics in Indonesia. This study consists of two main stages: quantitative data collection and qualitative data collection (Uyun, 2024). In Stage I: Quantitative Data Collection, respondents involved in the survey included individuals from the economic sector, such as entrepreneurs, consumers of halal products, and users of Islamic financial services, with a simple random sampling technique to ensure representativeness. The questionnaire was designed to measure respondents' understanding of Islamic economics, use of Islamic financial products, views on challenges and opportunities in the development of Islamic economics, and involvement in the management of social funds such as zakat and waqf. The data collected will be analyzed using descriptive and inferential statistics, with the help of statistical software such as SPSS.

In Phase II: Qualitative Data Collection, in-depth interviews will be conducted with stakeholders such as entrepreneurs in the Islamic finance sector, academics, and policy makers. Semi-structured interview methods are used to gain in-depth information about their views on Islamic economics. Data from these interviews will be recorded, transcribed, and analyzed using a thematic analysis approach to identify key themes that emerge. The results of the quantitative and qualitative data will be integrated to provide a deeper understanding of the potential and challenges of Islamic economics. The survey results will be used to support or clarify the findings from the interviews, with the analysis conducted comparatively to compare quantitative data with qualitative narratives, resulting in more comprehensive recommendations (Sarie et al, 2023). Based on this analysis, recommendations will be prepared to assist the government, business actors, and related institutions in developing policies that support the growth of the Islamic economy in Indonesia. This mixed method research design is expected to provide a meaningful contribution to achieving the vision of Indonesia Emas 2045 through the development of the Islamic economy.

RESULTS AND DISCUSSION

As part of this research, it is important to understand the demographic background of the respondents involved in the survey. The respondent demographic table presents relevant information regarding the characteristics of the population that contributed to this study, including factors such as age, gender, education level, occupation, and geographic location. Understanding the demographics of respondents not only provides deeper context to the research results but also helps in analyzing how these variables may influence views and attitudes towards Islamic economics (Zulfitri et al, 2024). By analyzing this demographic data, researchers can better evaluate the representativeness of the sample and distinguish possible patterns in respondents' attitudes and behaviors regarding the development of Islamic economics in Indonesia.

Table 1. Respondent Demographics

Respondent Demographics (n=300)	Amount (%)
Gender	
Man	132 (44%)
Woman	168 (56%)
Age	
20-30	198 (66%)
31-40	102 (34%)
Education	
S1	225 (75%)
Other	75 (25%)

Source: Data Processing

After understanding the demographic characteristics of the respondents, it is important to see how the understanding and use of Islamic economic concepts are developing among them. The following table of the Results of the Survey on Understanding and Use of Islamic Economics summarizes the main findings that illustrate the extent to which respondents understand the concept of Islamic economics, their use of Islamic financial products and services, and the challenges they identify in its development. In addition, this table also highlights respondents' views on the huge potential of the halal industry in Indonesia. This data provides deeper insight into how demographic backgrounds influence respondents' perceptions and engagement in the Islamic economic sector.

Table 2. Results of the Survey on Understanding and Use of Islamic Economics

Indicator	Category	Percentage (%)
Understanding Islamic economics	Good/Very Good	65%
	Enough	20%
	Less/Not at all	15%
Use of Sharia Financial Products/Services	Use	55%
	Never Used	45%
Challenges of Islamic Economic Development	Lack of Public Understanding	63%
	Unsupportive Policies	20%
	Limited Access to Sharia Products	17%
Halal Industry Potential	Very large	75%

Source: Data Processing

Based on the table above, it can be seen that the majority of respondents, namely 65%, have a good or very good understanding of Islamic economics. However, there are still 15% of respondents who stated that they have little or no understanding of the concept, while 20% feel they understand it quite well. This shows a need to improve literacy regarding Islamic economics among the community. In addition, 55% of respondents have used Islamic financial products or services, indicating a fairly high interest in the Islamic financial system. However, there are still 45% of respondents who have never used Islamic products, which could be caused by several challenges. One of the main challenges identified is the lack of public understanding (63%), followed by unsupportive policies (20%), and limited access to Islamic products (17%). Despite facing various challenges, optimism about the potential of the halal industry is very high, with 75% of respondents believing that the potential of the halal industry in Indonesia is very large. This shows that there is a great opportunity for this sector to grow, as long as the existing challenges can be overcome through more supportive policies and increased public access to Islamic products and services.

After seeing the survey results showing that the majority of the public has a good understanding of Islamic economics, but there are still challenges related to the lack of understanding in certain groups and barriers to the use of Islamic financial products, interviews with stakeholders provided deeper insights into this issue. Entrepreneurs, academics, and policymakers agreed that low Islamic financial literacy in the community is one of the main obstacles to the development of this sector. They highlighted that the lack of education has resulted in many people not fully understanding the benefits and principles of Islamic financial products, which are often considered complicated or not as competitive as conventional products.

The negative stigma attached to Islamic financial products, according to them, is largely due to misunderstandings and lack of accurate information. Comprehensive public education is considered very important to reverse this perception. Educational steps can include disseminating information through mass media, educational programs in schools, and financial literacy campaigns involving local communities. In addition, the involvement of the government and Islamic financial institutions in providing broader socialization regarding the benefits and principles of social justice and sustainability of the Islamic economy is also greatly needed. With this increase in literacy, it is hoped that the public will be more open and accepting of Islamic financial products, and better understand how Islamic economics can play a role in inclusive and sustainable economic development. Ultimately, this will make a significant contribution to realizing the vision of Indonesia Emas 2045, where Islamic economics can be one of the main pillars for achieving more just and equitable prosperity (Hidayat et al, 2024).

The results of this study highlight the great potential of Islamic economics in supporting inclusive and sustainable development in Indonesia, although there are still significant challenges that must be overcome. Although public understanding of Islamic economics is relatively good, many individuals and groups do not fully understand the mechanisms and benefits of Islamic financial products. This challenge suggests that Islamic economic literacy should be a top priority. Effective education can not only increase public knowledge but also play an important role in eliminating stigma and building trust in this financial system (Nisa et al, 2024). In this context, this study offers an innovative approach by including educational strategies that involve local communities and stakeholders to spread understanding of Islamic economics

more widely. For example, community-based training and information campaigns can be carried out by utilizing digital platforms and social media to reach a wider audience. This emphasizes the importance of strengthening community capacity in understanding and adopting Islamic economic principles.

In addition, with Indonesia as the country with the largest Muslim population in the world, there are huge opportunities in the halal industry that need to be optimally utilized (Saputri, 2020). The government, in this case, must collaborate with industry players to formulate policies that support the growth of the halal sector (Pahlepy, 2022). This study recommends the development of more inclusive and innovative policies, including accelerating the halal certification process and providing incentives for entrepreneurs to innovate in creating products that comply with halal standards. Another novelty in this study is the proposal to create a digital platform that integrates information about halal products, training for entrepreneurs, and access to sharia financial resources, making it easier for consumers and business actors to transact.

From a qualitative perspective, interviews and discussions with various stakeholders indicate an awareness of the importance of integrating Islamic economic principles into public policy. Many argue that the management of social funds, such as zakat and waqf, needs to be strengthened, not only as a source of funding but also as a strategic instrument in addressing economic inequality and supporting community welfare. This study highlights how more effective management of zakat and waqf can contribute to the development of social, educational, and health infrastructure, which are key elements in creating equitable prosperity.

Overall, to realize the vision of Golden Indonesia 2045, strong collaboration between the government, private sector, and society is essential (Ramdhani et al, 2024). The results of this study recommend strategic steps to strengthen the Islamic economy in Indonesia, including the development of more inclusive policies, increasing economic literacy, and empowering the potential of zakat and waqf. The findings of this study lie not only in a comprehensive analysis of the challenges and opportunities in the Islamic economy, but also in the development of innovative and community-based policy recommendations. With a comprehensive and synergistic approach, the Islamic economy can play a role as a major driver in achieving sustainable development and reducing socio-economic inequality in Indonesia.

CONCLUSION

Islamic economics has great potential to support Indonesia's inclusive and sustainable development, although challenges such as low public literacy and lack of policy support remain. Effective and community-based education, as well as the use of digital platforms, need to be prioritized to increase public understanding of Islamic financial products. In addition, the development of the halal sector must be optimally utilized through collaboration between the government and industry players, while the management of social funds such as zakat and waqf must be strengthened as strategic instruments to address economic inequality. With collaboration between the government, private sector, and society, as well as the resulting policy recommendations, Islamic economics can play an important role in achieving the vision of Indonesia Emas 2045 as a prosperous, inclusive, and just country.

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