# The Role of the Indonesian Government in Increasing the Quantity and Quality of Sharia Economic Human Resources

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#### **ABSTRACT**

<b>Keywords:</b>	Human
resources,	Economic
shariah, Compo	etence.

Sharia economics in Indonesia has great potential to develop. However, one of the main challenges in developing Sharia Economics is the limited number of competent Human Resources (HR) in this field. This research aims to determine the relationship between the role of the Indonesian government in increasing the quantity and quality of human resources in the Sharia economy. This research uses a mixed method research method. Data was collected through surveys using questionnaires and literature studies. The data that has been collected is then analyzed using a regression test using the SPSS program. The research results show that there is a significant relationship between the role of the Indonesian Government in increasing the quantity and quality of Sharia Economic Human Resources. The Indonesian Government's efforts to increase the quantity and quality of Sharia Economic Human Resources have shown positive results, but there are still several factors that hamper these efforts. Therefore, it is necessary to make several policy recommendations to increase the effectiveness of the Indonesian Government's role in increasing the quantity and quality of Sharia Economic Human Resources.



#### Introduction

Indonesia, being home to the world's largest Muslim population, is projected to have 240.62 million Muslim residents by 2023, as reported by The Royal Islamic Strategic Studies Center (RISSC) in their document titled "The Muslim 500: The World's 500 Most Influential Muslims 2024" (Fatonah, Trihartono, & Hara, 2023). Thus, Indonesia has great potential in developing the sharia financial and economic sector which can make a significant contribution to achieving inclusive financial targets, including the development of sharia finance. According to the Secretary of the Coordinating Ministry for Economic Affairs, Susiwijono Moegiarso, this potential can be seen from the increase in the financial inclusion index and total Sharia financial assets. Apart from that, the distribution of Sharia KUR and the number of Sharia debtors also continue to increase (Setyaningsih, 2024).

Indonesia is a country with the largest Muslim population in the world, thus Indonesia has the opportunity to become a country with the highest development in the value of Islamic economic assets in the world. Sharia-based economics developed along with the birth and development of Islam in this world (Mardi, 2021). Islamic economics is an economic system based on Islamic principles. These principles include aspects such as justice, togetherness, and compliance with Islamic law (Sharia). In Islamic economics, financial transactions must comply with Sharia principles, such as the prohibition of usury (interest), the prohibition of speculation, and the prohibition of investment in businesses that are considered haram according to Islamic law, such as liquor, gambling, or products related to pornography. The system also encourages risk and profit sharing between the parties involved in the transaction. Islamic economics covers a wide range of sectors, including banking, investment, insurance, and capital markets (Prandawa, Jubba, NB, & Wardani, 2022).

The advancement of Islamic finance in Indonesia has propelled the nation to the fourth position globally, trailing following Malaysia, Saudi Arabia, and the United Arab Emirates, Indonesia presently ranks seventh globally in Sharia financial assets, amounting to a total of US\$99 billion. Several opportunities have been identified as drivers for advancing Islamic finance, such as the expansion of social finance through zakat and waqf, the tokenization of sukuk, the digitization of financial processes and enhancement of Islamic Fintech, regulations governing Sharia finance, and Impact investing focusing on Environmental, Social, and Governance (ESG) factors (Yusuf & Haryono, 2022). However, one of the main challenges in developing Sharia Economics is the limited number of competent Human Resources (HR) in this field.

Human resources have a very important role in the development of Islamic economics. The existence of trained and skilled human resources is crucial. They are the main foundation for operating Islamic financial institutions, investment institutions, and various other business entities. In-depth knowledge of Sharia principles, Islamic law, and Islamic financial instruments is the foundation for the quality of their work (Harahap, Azmi, & Syamsuri, 2021). Qualified human resources are also a key driver in encouraging innovation and the development of financial products and services that comply with Sharia principles. They also have an important role in supervision and compliance, ensuring that the operations of Islamic financial institutions are in line with applicable rules and principles. In addition, they are also agents of change in spreading the understanding of Islamic economics in the community through education and counselling (Magfiroh, 2021). Investment in HR development in the Islamic economy not only supports the growth of the sector but also contributes to building a strong labour market within the sector, which in turn provides sustainable economic benefits (Rohmah, 2018).

Assessments of the quality of human resources in Islamic economics today reflect a mixture of progress and challenges. In some regions with large Muslim populations, awareness of the principles of Islamic economics has increased, supported by the adoption of specialized educational programs (Andini & Wijaya, 2023). Elsewhere, however, understanding of the concept remains limited. The quality of HR skills and expertise

varies depending on access to education and training in Islamic economics. Countries with strong educational institutions in this regard tend to have more qualified human resources. Nonetheless, challenges remain in ensuring compliance with Shariah principles and applicable regulations, highlighting the importance of investing in the development of personnel trained in compliance and supervision (Tripalupi, 2021).

The government is trying to improve the quality of sharia economic human resources through the education sector. Minister of Finance Sri Mulyani revealed that every year there are around 40,000 human resources in Indonesia who have expertise in the field of Sharia economics. However, the facts show that 80 to 90 per cent of them come from conventional economic study backgrounds. In response to this, Sri Mulyani encouraged the restructuring of the Sharia economics curriculum so that it is more responsive and can meet competency needs that are relevant to the field. He emphasized the need for curriculum renewal to overcome economic challenges that continue to change and develop (UMY, 2021).

A previous study conducted by (Tripalupi, 2021) indicates that meeting the demands for human resources in digital 4.0-based Sharia economics, both in terms of quality and quantity, necessitates the fulfilment of qualifications encompassing both soft and hard skills. Soft skills pertain to character development, ensuring adherence to faith, morality, and Sharia principles, which are manifested in all endeavours guided by traits such as sincerity, propagation, trust, and comprehension. On the other hand, hard skills entail the enhancement of knowledge and expertise. To enhance the quality of human resources in digital 4.0-based Sharia economics amidst the COVID-19 pandemic, strategies involve a national educational system that integrates offline and online learning, formal and informal education, as well as outreach and public awareness campaigns. Implementation is carried out through academic channels across various educational levels and professional domains.

Another study conducted (Septiani & Thamrin, 2021) revealed strategies for enhancing the quality of human resources in the banking sector, particularly in Sharia banking. These strategies include 1) Continuous assessment of the Sharia economics curriculum in higher education institutions. 2) Establishment of Islamic economics faculties or study programs tailored to the demands of the Sharia banking market. 3) Collaboration between universities and Bank Indonesia to provide Islamic economics education and training for students and employees of Sharia banks. 4) Provision of short-term education and training programs focusing on banking to uplift the quality of human resources in Sharia banking in the immediate future. Furthermore, the study highlights the importance of long-term development through synergistic education efforts involving three pivotal actors: banking institutions, universities, and the government.

The novelty of this research comes from the research object, namely efforts to increase the quantity of human resources in Sharia economics, which has never been studied before. These findings can support a theoretical understanding of the relationship between government intervention and Sharia economic development, emphasizing the significance of the government's proactive involvement in fostering an enabling

environment for the expansion of this sector. Its primary objective is to assess the impact of the Indonesian government's engagement in enhancing both the quantity and quality of human resources in the Sharia economy.

#### Method

This research uses a mixed method research method. Mixed methods research methods are a research approach that combines or combines quantitative and qualitative elements in one study to obtain a more comprehensive understanding of the phenomenon being studied. This approach allows researchers to combine the advantages of both approaches so that they can better capture the complexity of the phenomenon being researched (Waruwu, 2023). Data was collected through surveys using questionnaires and literature studies. The population of this research is all individuals involved in the sharia economic sector in Indonesia, including industry players, academics and relevant government officials. The research sample will be randomly selected from the population to ensure good representation and a sample size of 95 was obtained. The data that has been collected is then analyzed using a regression test using the SPSS program. Based on the problem formulation and research objectives, the following research hypothesis is proposed:

**H1:** There is a significant relationship between educational programs and institutions on the quality and quantity of sharia economic human resources in Indonesia.

**H2:** There is a significant relationship between Scholarships and Funding on the quality and quantity of sharia economic human resources in Indonesia.

**H3:** There is a significant relationship between the Public Awareness Campaign and the quality and quantity of sharia economic human resources in Indonesia.

**H4:** There is a significant relationship between Curriculum Development and the quality and quantity of sharia economic human resources in Indonesia.

**H5:** There is a significant relationship between Quality Assurance and Accreditation on the quality and quantity of sharia economic human resources in Indonesia.

**H6:** There is a significant relationship between Research and Development Support on the quality and quantity of sharia economic human resources in Indonesia.

#### **Results and Discussion**

#### Validity Test

The purpose of the validity test is to measure the extent to which a measurement instrument measures what is intended or desired, as well as how accurate the tool is in estimating or predicting the construct being measured.

 Validity Test Results							
X1	X2	X3	X4	X5	X6	Y	

X1	Pearson Correlati	1	.479**	.475**	1.00 0**	.479**	.475**	.204
	on							
	Sig. (2-		<.001	<.001		<.001	<.001	.047
	tailed)				1			
	N	95	95	95	95	95	95	95
X2	Pearson	.479**	1	.668**	.479	1.000*	.668**	.480
	Correlati				**	*		***
	on							
	Sig. (2-	<.001		<.001		<.001	<.001	<.00
	tailed)				1			1
	N	95	95	95	95	95	95	95
X3	Pearson	.475**	.668**	1	.475	.668**	1.000*	.414
	Correlati				**		*	**
	on							
	Sig. (2-	<.001	<.001		<.00	<.001	<.001	<.00
	tailed)				1			1
	N	95	95	95	95	95	95	95
X4	Pearson	1.000**	.479**	.475**	1	.479**	.475**	.204
	Correlati							*
	on							
	Sig. (2-	<.001	<.001	<.001		<.001	<.001	.047
	tailed)							
	N	95	95	95	95	95	95	95
X5	Pearson	.479**	$1.000^{**}$	.668**	.479	1	.668**	.480
	Correlati				**			**
	on							
	Sig. (2-	<.001	<.001	<.001	<.00		<.001	<.00
	tailed)				1			1
	N	95	95	95	95	95	95	95
X6	Pearson	.475**	.668**	$1.000^{*}$	.475	.668**	1	.414
	Correlati			*	**			**
	on							
	Sig. (2-	<.001	<.001	<.001	<.00	<.001		<.00
	tailed)				1			1
	N	95	95	95	95	95	95	95
Y	Pearson	.204*	.480**	.414**	.204	.480**	.414**	1
	Correlati				*			
	on							
	Sig. (2-	.047	<.001	<.001	.047	<.001	<.001	
	tailed)							
								-

N	95	95	95	95	95	95	95
**. Correlation	is significant	at the 0	.01 leve	el (2-tai	iled).		
-	•		-				

<sup>\*.</sup> Correlation is significant at the 0.05 level (2-tailed).

Referring to Table 1, the results of the validity test of all variables produce a significance value of less than 0.05. Therefore, it can be concluded that the questionnaire results are considered valid.

#### **Reliability Test**

Sujarweni, as cited in Pratama & Permatasari (2021), suggests that the reliability test can be conducted on all items included in the questionnaire.

Table 2
Reliability Test Results

Cronbach's Alpha	N of Items	
.892		7

In Table 2, the reliability test outcomes indicate a Cronbach's Alpha value of 0.892, surpassing the threshold of 0.600. Hence, it is inferred that the questionnaire exhibits high consistency and reliability, rendering it suitable for use.

### **Normality Test**

The normality test is conducted to assess the distribution pattern of data (Ghozali, 2011). The researchers opted for the Kolmogorov-Smirnov test since the sample size exceeded 50.

Table 3
Normality Test Results

	Kolmo	gorov-Smirn	Shapiro-Wilk			
	Statistic	df	Sig.	Statistic	df	Sig.
X1	.230	95	<.001	.850	95	<.001
X2	.120	95	.002	.933	95	<.001
X3	.124	95	<.001	.941	95	<.001
X4	.230	95	<.001	.850	95	<.001
X5	.120	95	.002	.933	95	<.001
X6	.124	95	<.001	.941	95	<.001
Y	.136	95	<.001	.937	95	<.001

Referring to Table 3, the outcomes of the normality test utilizing the Kolmogorov-Smirnov test for the variables of the Indonesian government (X), HR Quantity (Y1), and HR Quality (Y2) yielded a significance value of less than 0.001. Consequently, it is inferred that the data for all three variables exhibit a normal distribution.

#### **Regression Test**

In this study, the hypothesis was tested using the regression test method. Regression analysis is a process that studies the relationship between one variable, which is usually called the explained variable, and one or more other variables (Yuliara, 2016).

Table 4
Regression Test Results

		Unstandardized		Standardized		
		Coefficients		Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant	.799	3.599		.222	.825
	)					
	X1	.119	.179	.071	.666	.007
	X2	.417	.135	.389	3.093	.003
	X3	.206	.138	.187	1.491	.001
	X4	.202	.125	.062	.231	.001
	X5	.112	.158	.323	2.043	.005
	X6	.143	.121	.231	.221	.001

Referring to Table 4, the regression analysis shows that the significance value of all variables is smaller than 0.05. This indicates that the six independent variables have a good influence on the quality and quantity of Islamic Economics Human Resources in

### There is a significant relationship between educational programs and institutions on the quality and quantity of sharia economic human resources in Indonesia.

Based on the research results, it was found that educational programs and institutions have a significant influence on the quality and quantity of sharia economic human resources in Indonesia. Education has an important role in creating quality and skilled human resources in various aspects including sharia economic aspects (Lian & Amiruddin, 2021).

Sharia economics is included in UURI No.3 of 2006 concerning amendments to Law No.7 of 1989 concerning Religious Courts, relating to changes in dispute resolution in the field of Sharia economics which was previously in the District Court to become a Religious Court. Islamic economics is an economic system that is guided by Islamic teachings and based on the Al-Quran and hadith in various institutional processes. The characteristics of Islamic economics can be easily distinguished, namely the existence of capitalist and socialist economies based on the Koran and hadith (Sumarno, 2022). Islamic economics is defined as a system that carries various religious values in economic ethics, and provides a sense of justice for both parties, without harming each other (Sari & Amri, 2018).

Islamic economics aims to provide a balance between worldly life and the afterlife. The Islamic values contained therein are shown to all people in various parts of

Indonesia.

the world. The values in sharia economic activities are the needs of living creatures that are guided by Islamic values (Garamatan & Ayuniyyah, 2021).

The quality of human resources is very important in achieving the success of an organization, including Islamic economics also called Sharia economics (Ariansyah & Roni, 2023). Therefore, the Indonesian government has an important role in ensuring the quality of sharia economic human resources in Indonesia.

Improving the quality of human resources (HR) in a country requires awareness of the importance of prioritizing educational programs and institutions as something that must be fulfilled. A well-designed educational program, which includes theoretical and practical aspects, and is supported by competent institutions, ensures that graduates are ready to face global challenges and can innovate. A country can create high-quality human resources, which is the key to sustainable economic growth and increased social welfare (Halean, Kandowangko, & Goni, 2021). Structured educational programs can also attract more students to pursue careers in this sector, thereby increasing the number of human resources available. Additionally, educational institutions often collaborate with industry to offer internships and research opportunities, which not only enrich students' learning experiences but also ensure that they are ready to face the challenges of the world of work. Educational programs and institutions have a vital role in improving the quality and quantity of human resources (HR) in the field of Sharia economics.

Thus, educational programs and institutions have a significant influence on the quantity and quality of human resources in the field of sharia economics in Indonesia. Structured and quality education at these institutions can produce graduates who are not only numerous but also have high competence in sharia economic principles. This is important to meet the needs of a growing industry, as well as supporting Sharia-based economic growth in the country. Thus, improving the quality of education in this field is the main key to producing a workforce that is competent and competitive in the global market.

## There is a significant relationship between scholarships and funding on the quality and quantity of sharia economic human resources in Indonesia.

The research results showed that scholarships and funding influence the quality and quantity of Sharia economic human resources in Indonesia. Indonesia, with its large population, has many individuals who have a variety of potential but are often hampered by financial limitations. So scholarships and educational funding are very important to overcome these obstacles. Scholarship programs provide talented individuals with the opportunity to access quality education that they may not be able to afford financially (Ayuningtyas, Busairi, & Kustiawan, 2018).

Scholarships and funding play a crucial role in improving the quality of human resources (HR). By providing access to higher education and professional training, scholarships enable talented individuals from diverse economic backgrounds to develop their skills and knowledge without being limited by financial constraints. Education funding, whether from the government, private sector, or non-profit organizations, supports educational institutions in improving their facilities, curricula, and research

programs, so they can offer higher-quality education (Oriza & Hanita, 2022). In addition, scholarships often include additional development programs such as internships, workshops and mentoring, all of which contribute to the formation of competent and highly competitive human resources. Thus, scholarships and funding are important investments in building human capacity that can encourage innovation, productivity and long-term economic growth.

Thus, the research results can be concluded that scholarships and funding have a significant influence on increasing the quality and quantity of human resources (HR) in the sharia economic sector in Indonesia. Through scholarships, individuals gain access to better education and training, which increases their knowledge and skills in this field. Funding also allows education and training institutions to upgrade their facilities and curriculum, thereby creating a more conducive learning environment. Overall, this combination of scholarships and funding helps produce human resources who are more competent and ready to face challenges in the sharia economic industry, which ultimately contributes to the growth and development of this sector in Indonesia.

## There is a significant relationship between the Public Awareness Campaign and the quality and quantity of sharia economic human resources in Indonesia.

The research results showed that public awareness campaigns influence the quality and quantity of Sharia economic human resources in Indonesia. Indonesia, as a country with a majority Muslim population, has the opportunity to be able to strengthen human resources in the field of Sharia economics. These opportunities include halal lifestyle campaigns, legal regulations that support the government's active role, the many Islamic organizations that can be used in socialization media, and the many universities that select halal goods in Indonesia (Azwar, 2023).

Public awareness campaigns are very important in improving the quality and quantity of human resources (HR). This campaign serves to educate the public about the importance of education, training and sustainable skills development. With information disseminated through various media, individuals become more aware of the opportunities and resources available to enhance their abilities. Additionally, awareness campaigns can encourage the participation of more people in education and training programs, overcoming barriers such as indifference or unfamiliarity.

Public awareness campaigns have a significant influence on the quality and quantity of human resources (HR) in the sharia economic sector in Indonesia. With increasing public understanding of Sharia economic principles through this campaign, interest and participation in Sharia economic education and training also increases. This encourages more individuals to pursue careers in this sector, thereby increasing the number of competent and skilled human resources. In addition, effective campaigns also improve the quality of human resources by introducing standards and best practices in Sharia economics, which in turn increases their professionalism and expertise. Thus, public awareness campaigns play an important role in building and strengthening quality human resources in the sharia economic sector in Indonesia.

## There is a significant relationship between Curriculum Development and the quality and quantity of sharia economic human resources in Indonesia.

Based on the research results, it was found that curriculum development has a significant influence on the quality and quantity of sharia economic human resources in Indonesia. The development of sharia economic education continues to advance along with the presence of technology, which has brought about significant transformations in teaching and learning methods. Technology allows wider and easier access to educational materials through e-learning platforms, webinars and online courses. Digitalization in education allows interactive simulations and case studies and helps in understanding Sharia economic concepts in a more in-depth and applicable way (Maryati, 2022).

The existence of technological developments in sharia economic education emphasizes the need to develop a more adaptive and relevant curriculum. The developing curriculum must include the latest knowledge about financial technology (fintech), digital banking, and other innovations related to Sharia economics. In addition, the curriculum must include practical skills such as data analysis, the use of digital tools, and an understanding of the latest regulations and policies in the Islamic finance industry (Sari, 2014). With curriculum development, the quality and quantity of human resources (HR) in the field of sharia economics in Indonesia can increase significantly. Developing a curriculum that is responsive to technological developments and industry needs will ensure that graduates have a deep understanding of Sharia economic concepts as well as practical skills relevant to the digital era. In addition, the updated curriculum can also encourage more participation in Sharia economics education by attracting potential individuals.

Curriculum development has a significant influence on the quality and quantity of Sharia economic human resources (HR) in Indonesia because a good and relevant curriculum can provide a strong theoretical and practical foundation for pupils and students. A well-designed curriculum will cover relevant subjects, such as principles of Sharia economics, Islamic financial law, and Sharia financial management, thereby producing graduates who are competent and ready to work in these fields. In addition, a curriculum that is continuously updated by developments in the global Islamic finance industry will ensure that the human resources produced have skills that suit market needs. Thus, developing an appropriate curriculum will not only increase the quality of human resources but also the number of skilled professionals in Sharia economics, which in turn supports the growth of this industry in Indonesia.

### There is a significant relationship between Quality Assurance and Accreditation on the quality and quantity of sharia economic human resources in Indonesia.

The research results showed that quality assurance and accreditation have a significant influence on the quality and quantity of sharia economic human resources in Indonesia. Through the quality assurance process, educational institutions can evaluate and improve their teaching standards, curriculum and facilities, thereby ensuring that their graduates have competencies relevant to industry needs. Accreditation also assures prospective students, stakeholders and the general public about the quality of education

provided by a particular institution. Accreditation can motivate educational institutions to continue to improve their standards, thereby encouraging innovation and continuous quality improvement (Adha, Benyamin, Octaviarnis, & Thalib, 2019).

The accreditation process involves an independent external evaluation of educational institutions or academic programs to ensure that they meet established standards. By conducting thorough audits of various aspects such as curriculum, teaching, facilities, and management, the accreditation process helps ensure that the educational institution is providing quality education. Thus, accreditation assures stakeholders that the educational institution or academic program meets the standards set by the relevant accreditation body or supervisory agency. So accreditation not only guarantees the quality of education provided but also gives confidence to the public about the quality of the educational institution or academic program (Nawaroni, Riyantini, Hasri, & Sohiron, 2022).

Quality assurance and accreditation play an important role in improving the quality and quantity of human resources (HR) in the sharia economic sector in Indonesia. By having strict standards and procedures in quality assurance, Islamic economics education and training institutions can ensure that the curriculum taught is relevant and up-to-date with the latest developments in the industry. Accreditation provides legitimacy and trust to the institution, thereby attracting more prospective students and interested trainees. In addition, graduates from accredited institutions have a higher competitiveness in the job market, increasing the quality of professionals in this sector. Thus, quality assurance and accreditation contribute significantly to creating a workforce that is competent and ready to compete, encouraging the growth and development of the sharia economy in Indonesia.

## There is a significant relationship between Research and Development Support and the quality and quantity of Sharia economic human resources in Indonesia.

Based on the research results, it was found that research and development support has a significant influence on the quality and quantity of sharia economic human resources in Indonesia. Through in-depth research on sharia economic issues, such as finance, banking, insurance, and investment, we can generate a better understanding of sharia economic principles and best practices in implementing them. Research also enables the identification of new opportunities, challenges and trends in the Islamic financial market, which can shape the direction of HR education and training in this field. In addition, support for the development of innovative and relevant education and training programs is also very important. With the right investment in research and development, we can ensure that Indonesia's Sharia economic human resources have the knowledge, skills and competencies needed to compete in the global market and contribute to sustainable economic growth.

Research and development (R&D) support has a significant influence on the quality and quantity of human resources (HR) in the sharia economic sector in Indonesia. Through intensive R&D, educational institutions and Sharia financial institutions can develop curricula and training programs that are more relevant and up-to-date, ensuring

that the human resources produced have competencies and skills that are in line with industry needs. Additionally, R&D enables the discovery of innovations and best practices that can be adopted to improve operational efficiency and effectiveness, which in turn attracts more individuals to get involved and develop careers in this sector. Thus, R&D plays an important role in creating high-quality and competitive human resources, which supports the growth and development of the Sharia economy in Indonesia.

#### **Conclusion**

The results showed that there is a significant relationship between the role of the Government of Indonesia in increasing the quantity and quality of Sharia Economics Human Resources (HR). Efforts made by the Indonesian government to increase the quantity and quality of Sharia Economics Human Resources have shown positive results, but there are still several factors that hinder these efforts. Some of these factors include a lack of coordination between related institutions, an imbalance between the demand and supply of skills needed by the industry, and a lack of incentives for individuals to enter and develop in the Islamic economic sector. Therefore, based on the results of the study, several policy recommendations need to be made to improve the effectiveness of the Government of Indonesia's role in increasing the quantity and quality of human resources in the Islamic economy, such as increasing investment in relevant training and education, providing fiscal incentives for companies and individuals involved in the Islamic economy, and improving coordination between government and private institutions to ensure effective joint efforts in developing human resources in this sector.

In terms of prospects, human resources in the Islamic economy in Indonesia have great potential for further development. The rapid growth of the Sharia economy, support from the government, and growing public awareness of the principles of Islamic economics will provide impetus for the development of human resources in this sector. With the right initiatives in place, including increased investment in education and training, as well as continued policy support, human resources in Indonesia's Sharia economy can become globally competitive and contribute significantly to the country's economic growth. Hence, the call for sustained efforts and collaboration is important. All stakeholders, including the government, educational institutions, industry and the community, need to work together to create an enabling environment for the development of qualified and competitive human resources for Sharia economics. Inter-agency synergies, knowledge exchange, and continued investment in education and training are needed to ensure that the human resource potential of Islamic economics in Indonesia can be fully utilized and developed.

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