

## *The Future of Islamic Economy in Indonesia with Rise of Digitalization and Halal Lifestyle*

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## Islamic Bank Products :

Musarakah  
Mudarabah  
Murabahah  
Wadi'ah  
Takaful  
Ijarah

**Islamic Bank Past Issues :**  
Lack of innovation  
2<sup>nd</sup> class human resources  
Limited of capital  
Not competitive in services  
High cost of fund





# The Rise of Productive Muslim Generation through Halal Lifestyle



**The islamic finance industry and market are continuously developing, but not as fast as conventional financial growth**

**Digitalization is happening at unprecedented pace. Internet and mobile phone users are growing exponentially**

**Presidential Regulation No. 91 of 2016, the establishment of National Islamic Finance Committee (KNKS)**



**National Consolidation until 2016 and “5% performance trap”**



# The Future of Islamic Economy and Rise of Digitalization and Halal Lifestyle

*Halal Lifestyle, not only limited to fashion and cosmetics but also:*

- Investment, Payment and Shopping behaviors
- Halal certified product, preferable option
- Muslim-friendly tourism
- Family-friendly media and creative content
- Healthy lifestyle is 'halal lifestyle'

*Islamic Digital Bank*

*Generous generation*

*Blessings from Covid-19 to boost towards sovereign economy*

*Halal traceability and global halal industrialization*



*Indonesia as the Center for World Halal Producers and Global Islamic Economy Leader*



**Islamic Economy**  
Value for Everyone



Komite Nasional Ekonomi dan Keuangan Syariah

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THANK YOU