

## **Indonesia Islamic Economy – A Reflection from The Past**





Islamic Bank Past Issues:

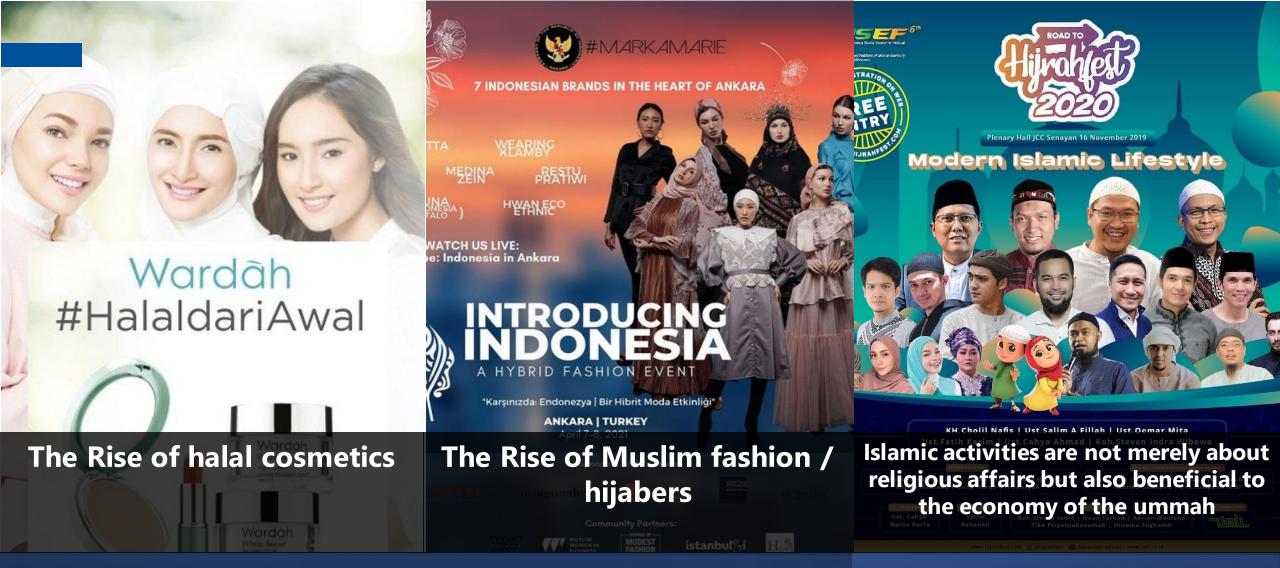
Lack of innovation

2<sup>nd</sup> class human resources

Limited of capital

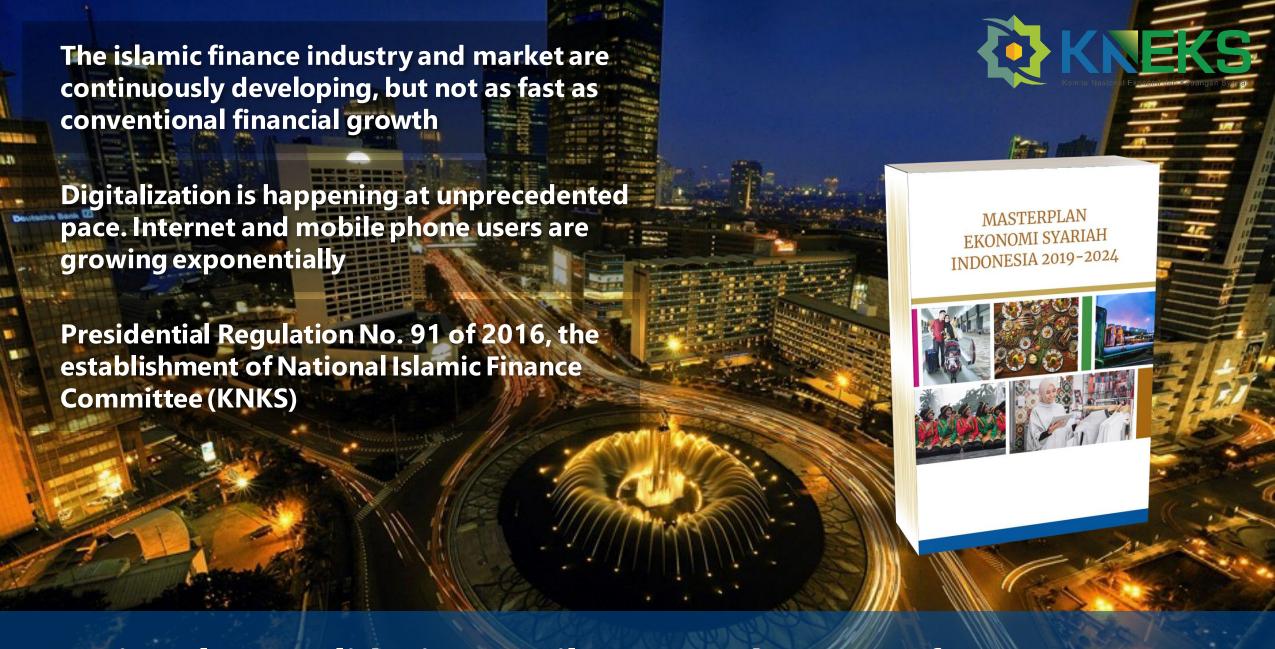
Not competitive in services

High cost of fund



## The Rise of Productive Muslim Generation through Halal Lifestyle





National Consolidation until 2016 and "5% performance trap"

\2021 | KNEKS

## 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





