

Triple Helix of Sharia Economic Talent: Accelerating Collaboration Towards Indonesia Gold 2045

Dharmawan P Hadad¹
Universitas Satya Negara Indonesia¹
Journal Homepage: <https://tempora.arbain.co.id/>

Article Info

Keywords:

Talent, Islamic Economy,
Triple Helix, Education,
Industry, Government,
Indonesia Gold

ABSTRACT

Indonesia has significant opportunities and potential to become the global hub of the Islamic economy, with a substantial influence on global financial power, innovation, and consumer markets. However, the realization of this potential depends on various factors, the most crucial of which is the availability of human resources, specifically outstanding, competent, technology-adaptive, and ethical Islamic economic talent. This article analyzes the role of the Triple Helix model—the collaboration between education (universities), industry (business and finance actors), and government (the state)—in developing superior Islamic economic talent as a pillar towards the vision of Indonesia Gold 2045. By combining current data and case studies (2024–2025), this article assesses the current state of talent, proposes a practical collaboration model between the three main actors, and presents an implementation roadmap for 2025–2045, along with success indicators. The analysis shows that integrating relevant curricula, industry incubation programs, government incentive policies, as well as digital platforms and measurable evaluations, are crucial steps in producing talent capable of supporting the national Islamic economy transformation.



Corresponding Author:

Email: dharmawan.hadad@usni.ac.id

1. INTRODUCTION

The recent development of the global Islamic economy has become a focal point for policymakers, academics, and industry players. Indonesia, with the largest Muslim population in the world, is strategically positioned to take a leading role in the global Islamic economy ecosystem (Gustiawan & Azzahra, 2024). Recent reports indicate that Indonesia maintains a strong position in the global Islamic economy index, with the government aiming for a top ranking in global indicators in the coming years. However, to realize this potential, the country needs human resources (HR) with outstanding talent who understand Sharia principles, possess strong character, and are capable of applying them to financial products, halal value chains, Muslim-friendly tourism, and digital innovation (Sharia fintech).

The increasing contribution of the Islamic finance sector to the national economy and the growth of Sharia fintech presents both great opportunities and challenges: a competence gap among higher education graduates, the industry's demand for digital talent, and the readiness of public policies to support an inclusive and measurable ecosystem (Gustiawan & Azzahra, 2025). Data from Bank Indonesia and other institutions show improvements in Sharia literacy and inclusion, but there remains a gap between general literacy and the quality of professional talent ready for the industry, with knowledge and skills that are relevant to the needs of the workforce (link and match).

This article has several key objectives. First, it examines the concept of the Triple Helix, a collaboration model involving academia (education), industry, and government. In this context, the model is specifically tailored for talent development in the Islamic economy sector.

Second, it conducts a comprehensive analysis of the current state of Islamic economic talent in Indonesia. The aim is to understand the strengths, weaknesses, and potential of professionals in this sector.

Next, the article proposes a concrete and measurable collaboration model. This model is designed to create synergies between educational institutions, industry players, and the government, with the hope of accelerating the development of competent and competitive talent in the Islamic economy field.

Lastly, this article serves as a practical guide, presenting a strategic roadmap that outlines clear and structured implementation steps, aimed at realizing the vision of Indonesia Gold through strengthening the Islamic economy ecosystem in the future.

2. METHOD

This literature review focuses on the intersection of the Islamic economy and the development of exceptional talent. The Islamic economy, deeply rooted in Islamic principles, spans various sectors such as Islamic banking, Islamic capital markets, Islamic fintech, and the halal industry (Gustiawan et al., 2023). The review will explore the academic perspectives, challenges, and best practices related to the development of talent that can drive this economic system.

1. Research Objectives:

- To explore the foundational concepts of the Islamic economy and exceptional talent.
- To understand how talent management can support the growth of the Islamic economy, particularly in areas such as Sharia finance, halal markets, and fintech.
- To assess the role of the Triple Helix model in shaping the development of Islamic economic talent by analyzing the relationship between universities, industry, and government.

2. Data Collection Approach:

The method of data collection for this literature review will be secondary, focusing on existing research, academic papers, industry reports, and other credible sources relevant to Islamic economy, Sharia compliance, talent development, and Triple Helix theory.

Sources will include:

- Peer-reviewed academic journals.
- Published reports by Islamic financial institutions and consulting firms.
- Case studies on talent management in the Islamic economy.
- Government and regulatory body publications on Sharia finance, economic development, and digital financial inclusion.

The analysis will be limited to research from the last 10 years (2014–2024) to ensure the relevance and applicability of the findings.

3. Key Themes:

The review will be structured around several key themes, each reflecting a component of the Islamic economy and its relationship with talent development:

- Islamic Economy Foundations:

- Overview of the Islamic economic system and its key sectors such as Islamic banking, capital markets, halal industries, and ZISWAF.
- Islamic economic principles, including justice, the prohibition of usury (riba), and the application of Maqashid Sharia in financial and business activities.
- Exceptional Talent in the Islamic Economy:
 - Definitions and characteristics of exceptional talent in the context of the Islamic economy.
 - Technical and non-technical skills (soft skills) required for talent development in Islamic finance, halal industries, and fintech.
 - The importance of moral integrity, ethics, and leadership in shaping Islamic economic talent.
 - The need for talent that understands both Islamic principles and modern business practices.
- The Role of the Triple Helix Model:
 - Analyzing the Triple Helix model as a framework for collaboration between universities, industry, and government in developing Islamic economic talent.
 - The adaptation of the Triple Helix model to align with Sharia values, such as fairness, transparency, and the promotion of halal innovation.
 - Practical examples of how this model has been applied in the Islamic economy, with a focus on collaboration between academia, industry, and government.
- Competency Gaps and Talent Development in the Islamic Economy:
 - Identifying the existing competency gaps between higher education outcomes and the skills needed in the workforce, particularly in Sharia fintech, halal certification, and Islamic financial institutions.
 - Analyzing the role of universities and industry in closing these gaps through curriculum reform, applied learning, and internships.
 - The role of government policies and regulations in supporting talent development and Sharia financial inclusion.

4. Analytical Framework:

The review will utilize a qualitative thematic analysis approach to extract key patterns and themes from the literature. This approach will allow the identification of:

- Gaps in current research and practices.
- Best practices and models for developing exceptional talent within the Islamic economy.
- The effectiveness of the Triple Helix model in fostering collaboration and innovation.

Step-by-Step Process:

1. Literature Selection: Selection of academic articles, reports, and case studies that specifically discuss Islamic economic principles, talent management in the Islamic economy, and the Triple Helix model.
2. Data Extraction: Extracting relevant information and data related to the development of talent, Sharia-compliant economic activities, and innovative models for collaboration.
3. Thematic Categorization: Organizing extracted data into themes such as talent development, collaboration models, competency gaps, and Sharia compliance.
4. Analysis: Synthesizing the information to highlight current challenges, opportunities, and gaps in talent development for the Islamic economy.

5. Expected Outcomes:

- A clearer understanding of the role exceptional talent plays in the development of the Islamic economy.
- An analysis of how the Triple Helix model can effectively close the competency gap and foster innovation in Islamic economic sectors.
- Insights into the specific competencies needed for Sharia-compliant financial services, halal industries, and Islamic fintech.

- Recommendations for aligning university curricula with industry needs to produce the talent required for a sustainable Islamic economy.

3. RESULTS AND DISCUSSION

Islamic Economy and Exceptional Talent

The Islamic economy is an economic system grounded in Islamic principles. This system spans various sectors, from financial activities such as Islamic banking, Islamic capital markets, and Islamic fintech, to the halal industry, which includes food, tourism, cosmetics, and fashion. Moreover, the Islamic economy also involves socio-economic instruments such as ZISWAF (zakat, infaq, shodaqoh, waqf, and CSR based on maqashid sharia).

Meanwhile, exceptional talent refers to human resources/individuals who not only possess technical abilities and in-depth knowledge in their respective fields but are also equipped with crucial non-technical skills (soft skills), such as adaptability, innovation, managerial abilities, and leadership. They have strong moral integrity and ethics, allowing them to contribute significantly and positively to organizations, companies, and the society they belong to.

Talent, by definition, refers to potential, superior seeds, or unique abilities. **Talent** is an exceptional natural ability or aptitude. Talent management is a strategy for managing and developing human resources by identifying and developing potential, utilizing strengths and skills based on performance and potential, in line with organizational needs to fill strategic roles (critical jobs) in the future.

The development of exceptional talent in the Islamic economy requires more than just mastery in areas like Islamic finance, halal management, or Islamic capital markets. Furthermore, individuals must also have moral integrity and an understanding of Maqashid Sharia (the noble objectives of Sharia). Moreover, these talents must possess innovative capabilities, particularly in terms of digital literacy and leadership skills that can drive Islamic financial inclusion. All these criteria are the main benchmarks in designing educational curricula, training programs, and professional certification standards to produce competent and ethical human resources.

Triple Helix Theory

The Triple Helix model, developed by Henry Etzkowitz and Loet Leydesdorff in the 1990s, is a framework that explains the dynamic relationship between three key actors in knowledge-based economic development: universities (knowledge and research), industry (commercialization and market needs), and government (policy and facilitation). Each actor plays a complementary role in creating a collaborative synergy:

- **Universities:** Universities are not merely institutions for education and teaching; they transform into centers of innovation and entrepreneurship incubators. They function as sources of knowledge, research, and innovation that form the foundation for economic development.
- **Industry:** Industry not only provides jobs and business opportunities for graduates but also serves as a strategic partner in research and development collaboration. They play a role in commercializing innovations and ensuring that research outcomes are relevant to market needs.
- **Government:** The government acts as the primary facilitator, encompassing regulation creation, incentive provision, infrastructure development, and the opening of opportunities for capability and market development that support the smooth collaboration between universities and industries, thus creating a conducive ecosystem.

Relevance in Islamic Economy

The Triple Helix framework has become a crucial reference for driving the growth of strategic sectors, including the Islamic economy. By applying this model, it is hoped that the collaboration between academics, industry players (business and industrial sectors), and the government will result in the development of outstanding and competent Islamic economic talent, which will ultimately serve as the driving force behind national economic growth.

Adaptation of the Triple Helix in the Islamic Economy

In the context of the Islamic economy, the Triple Helix needs to be adapted to Islamic values (e.g., justice, prohibition of usury, transparency) so that collaboration generates innovations that are in line with Sharia

principles. These innovations could include a halal market-based curriculum, applied research for halal products, Sharia business incubation programs, inclusive financing mechanisms (waqf, zakat, sukuk), and regulations that facilitate Sharia fintech. A more comprehensive approach sometimes includes another actor, the community/media, transforming the model into the Quadruple Helix. However, the core implementation still centers around the synergy between the three main actors.

Existing Conditions of Islamic Economic Talent in Indonesia (2024–2025)

Ecosystem Profile and Key Statistics

Several indicators from 2024–2025 show a positive trend: Indonesia's position in the State of the Global Islamic Economy (SGIE) 2024/2025 ranks third globally, maintaining a strong position. Numerous public initiatives and large corporations are accelerating talent development programs and Sharia MSME incubation. For example, Bank Syariah Indonesia (BSI), the largest Islamic bank in Indonesia, a merger of the Himbara Sharia banks (BNIS, BRIS, and BSM), with assets of IDR 408.61 trillion as of December 2024, reported the success of its Entrepreneur Talent Program. This program has mentored thousands of MSMEs with significant financing up to September 2024. This shows a tangible effort from the corporate industry to address the capacity challenges of Sharia entrepreneurs. This role is particularly felt in the development of the MSME industry as a main pillar of the people's economy.

In terms of literacy, national surveys indicate progress: the Islamic financial literacy index has been reported to increase (various sources show the Sharia literacy index ranging between 39–43%, depending on the methodology). However, the level of Islamic financial inclusion remains relatively low compared to general literacy. This presents a challenge in further optimally developing Sharia talent. This means that while society is increasingly understanding the concept of the Islamic economy, the use of Sharia products and services has not been proportional. This condition implies the need for talent development that not only understands theoretical knowledge and technical skills but is also skilled in communicating the values and benefits of Sharia products to customers and the market.

Competency Gap

The demand from industries for talented human resources with digital competency and Sharia knowledge has increased, particularly in Sharia fintech, Sharia audit, halal certification, and halal value chain management. However, the higher education system has not fully adjusted its curriculum to meet market needs (link and match). Field studies and surveys from educational institutions indicate a lack of integration between practical materials (such as fintech applications, digital marketing, Sharia compliance) and the competencies required by the industry. This has resulted in a gap between graduates and the competencies needed in the workforce, particularly for entry-to-mid-level positions in banking, fintech, and halal management.

Case Example: BSI Entrepreneurship Talent Program & Sharia Fintech

Entrepreneurship Talent Program: The program initiated by Bank Syariah Indonesia (BSI) targets thousands of participants, providing financing, training, and market access. By September 2024, over 4,000 MSMEs were mentored with financing of around IDR 71.67 billion, and the program will continue until 2025 with a larger target. This model is important as a bridge between what is taught in university curricula and the practical business implications in the field.

Sharia Fintech: The expansion of Sharia fintech has opened business opportunities and created a demand for digital talent with Sharia knowledge. Regional market reports and analyses place Indonesia in a rapidly growing position in Sharia fintech, with a market potential worth billions of USD — although market estimates vary by methodology from each institution. This growth demands human resources with expertise in both Sharia financial products and technology (such as APIs, blockchain for Sharia-compliant smart contracts, and regtech for compliance).

Triple Helix Collaboration Model for Islamic Economic Talent Development

To close the competency gap and accelerate the formation of human resources with exceptional talent, the Triple Helix model must be operationalized into real programs and mechanisms. The core components of this model are as follows:

A. Role of Education (Universities and Higher Education Institutions)

1. Curriculum Reform and Innovation

Integrate modules on Sharia banking, Sharia fintech, Sharia entrepreneurship, Sharia compliance & governance, and halal marketing practices into the curriculum of economics, management, information technology, and law programs.

The curriculum must be co-designed with the industry to ensure it is relevant to market needs, such as through focus group discussions (FGD).

2. **Applied Learning**
Optimize internship programs in industries such as Sharia banks, Sharia fintech, and halal industries, and incorporate these internships into academic credit as part of the required curriculum.
Utilize university entrepreneurship labs (campus business incubators) that are connected with industry for commercial projects.
3. **Applied Research and R&D Collaboration**
Encourage collaborative research on Sharia or halal value chains, halal product innovations, and Sharia compliance technology.
Research funding and incentive schemes should be open to students, faculty, and researchers to collaborate with industry players.
4. **Competency Certification**
Develop Sharia-compliant professional certifications through certification bodies such as LSPKS (Indonesian Sharia Professional Certification Institution) for competencies like Sharia risk management, Sharia auditors, halal managers, and Sharia fintech product managers, which are recognized by the industry and regulators.

B. Role of Industry

1. **Job Provision and On-the-Job Training**
Industries (banks, fintech, halal companies) should provide trainee programs, certified internships, and mentorship for new graduates.
Large companies should establish strategic partnerships with universities for cooperative education (co-op) programs.
2. **Incubators & Accelerators**
Industries should support incubators and accelerators focusing on Sharia startups (halal tech), providing market access, initial funding, and mentorship.
3. **Support for Applied Research**
Companies should invest in relevant research, provide field data for studies, and collaborate in the development of innovative halal products.
Implementation Example: BSI's Entrepreneurship Talent Program is an example of how the industry can operationalize support by combining financing, training, market access, and Sharia-based sustainability/ESG initiatives.

C. Role of Government

1. **Supporting Policies and Regulations**
Policy development that facilitates Sharia banking, Sharia fintech (regulatory sandboxes, Sharia P2P regulation), strengthening halal standards, and fiscal incentives for the halal industry.
2. **Public Financing Instruments & Incentives**
Microfinance programs, capacity development subsidies, and sukuk schemes to support the infrastructure of Sharia education and business incubation.
3. **Standardization & Certification**
Strengthen halal certification authorities, standardize competencies, and integrate national data for monitoring and evaluation (e.g., national talent dashboard).
4. **Facilitating Public-Private Partnerships (PPP)**
The government should act as a facilitator in bringing universities and industries together, providing co-funding schemes, and reducing bureaucratic barriers.

Collaboration Management Mechanism

To ensure that this collaboration is effective and well-managed, a coordination platform needs to be established: for example, a national coordination center for Islamic economic talent that links university curricula, industry needs, government programs and regulations, and evaluation indicators. This platform could also serve as a repository for HR talent data (skill gaps, job vacancies, training outcomes, research results, innovation outcomes), thus ensuring targeted interventions.

Implementation Roadmap (2025–2045): Strategy & Indicators

To bridge the current phase to the 2045 target, a roadmap is required, consisting of several stages:

1. **Short Term (2025–2029): Fixing the Fundamentals**
 Priorities: Digital upskilling, development of a national internship program, expansion of incubation programs (e.g., expanding BSI's Entrepreneurship Talent program to other universities and Sharia industries such as banking, fintech, Sharia insurance, and other halal industries), and the formation of national Sharia economic and financial competency standards.
 KPI Formulation: Number of nationally/internationally certified training participants per year; number of verified internships; growth of Sharia fintech start-ups; increase in Sharia literacy index.
 Target: Significant growth in the first 3–5 years.
2. **Medium Term (2030–2039): Strengthening the Fundamentals**
 Priorities: Strengthen research collaboration, co-funded projects between universities and industry, expand halal markets to regional areas, and reinforce fiscal policies/infrastructure for the Sharia ecosystem.
 KPI Formulation: Number of applied research projects commercialized; increase in halal product market share; penetration of Sharia financial inclusion.
3. **Long Term (2040–2045): Strategic Expansion & Global Leader**
 Priorities: Consolidate Sharia talent and research centers to a world-class level, position Indonesia as a hub for halal certification and Sharia fintech, and achieve Indonesia Gold 2045.
 KPI Formulation: GIEI/SGIE ranking; number of halal exporters; global Sharia fintech market share handled from Indonesia; national entrepreneurship ratio; national economic contribution ratio.

4. CONCLUSION

Sharia economic talent is a strategic asset for achieving the national economic vision that is inclusive and sustainable, aiming towards Indonesia Gold 2045. The Triple Helix model — when operationalized through relevant curricula, internship programs, incubation, applied research investments, and public policies that facilitate collaboration — can close the competency gap and create a globally competitive Sharia innovation ecosystem. Evidence from industry initiatives (e.g., BSI's Entrepreneurship Talent program) and the SGIE ranking achievements signify positive momentum, but acceleration and strong coordination among institutions are necessary to achieve the ultimate goal in the coming years.

5. REFERENCES

- Gustiawan, D., & Azzahra, R. S. (2024). How Islamic work ethics affect thriving at work and employee commitment. *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam*, 6(2), 143–156.
- Gustiawan, D., & Azzahra, R. S. (2025). Return to Civilized Country: Islamic Religious Values and Collectivist Culture as Suppressors of Workplace Incivility in Indonesia. *Jurnal Bisnis Mahasiswa*, 5(4), 1725–1729.
- Gustiawan, D., Noermijati, Aisjah, S., & Indrawati, N. K. (2023). Workplace incivility to predict employee silence: Mediating and moderating roles of job embeddedness and power distance. *Cogent Business & Management*, 10(1), 2188982.
- Bank Syariah Indonesia. (2024, September). Gelar Talenta Wirausaha 2024, BSI targetkan 8.500 peserta dari seluruh Indonesia [Berita]. Bank BSI. <https://www.bankbsi.co.id/news-update/berita/gelar-talenta-wirausaha-2024-bsi-targetkan-8500-peserta-dari-seluruh-indonesia>.
- Bank Syariah Indonesia. (2025, Januari). Juara Talenta Wirausaha BSI 2024–2025 dorong inovasi hijau dan keberlanjutan UMKM [Berita]. Bank BSI. <https://www.bankbsi.co.id/news-update/berita/juara-talenta-wirausaha-20242025-dorong-inovasi-hijau-dan-keberlanjutan-umkm>.
- DinarStandard. (2024/2025). State of the Global Islamic Economy Report 2024/25 [Laporan]. (Lihat ringkasan dan peringkat Indonesia di: IAEI / Antara News). <https://iaei.or.id/en/news-and-articles/news/indonesia-ranks-3rd-in-the-world-islamic-economy-insight-sgie-report-20242025>.
- Infobank News. (2025, Juni). BI targetkan Indonesia duduki peringkat pertama ekonomi syariah global di 2029. <https://infobanknews.com/bi-targetkan-indonesia-duduki-peringkat-pertama-ekonomi-syariah-global-di-2029/>.
- Liputan6. (2025, 4 Juni). Indonesia ditargetkan masuk peringkat pertama ekonomi syariah global pada 2029. <https://www.liputan6.com/bisnis/read/6043083/indonesia-ditargetkan-masuk-peringkat-pertama-ekonomi-syariah-global-pada-2029>.
- Otoritas Jasa Keuangan (OJK) & BPS. (2024). Hasil Survei Nasional Literasi dan Inklusi Keuangan (SNLIK)

- 2024 [Siaran Pers]. OJK. <https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/OJK-dan-BPS-Umumkan-Hasil-Survei-Nasional-Literasi-dan-Inklusi-Kuangan-Tahun-2024.aspx>.
- Media Asuransi News. (2024). Indeks Literasi Ekonomi Syariah 2024 mencapai 42,84%. <https://mediaasuransinews.co.id/ekonomi/indeks-literasi-ekonomi-syariah-2024-mencapai-4284/>.
- Etzkowitz, H., & Leydesdorff, L. (1995/1997). The Triple Helix of University-Industry-Government Relations: A Laboratory for Knowledge-Based Economic Development. (PDF tersedia online). <https://www.leydesdorff.net/th12/th12.pdf>.
- ISEF / Digitalisasi ISEF. (2024). Indeks Literasi Ekonomi Syariah (grafik & ringkasan). <https://digitalisasi.isef.co.id/main/gaya-literasi/indeks-literasi/ekonomi-syariah>.
- CEIF / IFN Guides. (2023). IFN Guide & Islamic Fintech Outlook (laporan pasar regional mengenai pertumbuhan fintech syariah hingga 2025). <https://ceif.iba.edu.pk/pdf/ifn-guide-2023.pdf>.
- KNEKS. (2019). Indonesia Islamic Economic Masterplan 2019–2024 [PDF]. <https://kneks.go.id/storage/upload/1560308022-Indonesia%20Islamic%20Economic%20Masterplan%202019-2024.pdf>.
- Antara News. (2025). Indonesia retains third place on global Islamic economy index. <https://en.antaraneews.com/news/365017/indonesia-retains-third-place-on-global-islamic-economy-index>.
- Hadad, Dharmawan (2020). Analysis of Factors Affecting the Quality of Performance of Human Resources in Islamic Banking in Indonesia. [www.ljbmi.org/papers/Vol\(8\)9/Series-3/F0809034250.pdf](http://www.ljbmi.org/papers/Vol(8)9/Series-3/F0809034250.pdf).