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Empowering The Creative Economy Through Islamic Values: Innovations, Ethics, and Sustainable Development Goals

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ABSTRACT

Building a Halal Creative Economy Through Sharia Investment

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Social change, technological advancement, and the dynamics of human needs have driven the emergence of the creative economy as the fourth wave of the global economy, as stated by Howkins. In Indonesia, the halal creative economy sector covering modest fashion, halal culinary industries, digital content, and Muslim-friendly tourism has become an essential pillar of innovation-driven and culturally rooted economic growth. Previous studies have shown the potential of this sector in promoting inclusive development; however, several limitations persist, including limited access to Sharia-compliant financing, the complexity of halal certification, low Islamic financial literacy, and weak institutional synergy.

This study aims to analyze the role of Sharia investment in strengthening the halal creative economy ecosystem through real-sector-based financing approaches such as mudharabah and musyarakah. The research method employs a literature review approach using national journal publications from the last five years that discuss the relationship between Islamic finance and creative entrepreneurship development.

The findings indicate that innovative instruments such as micro-sukuk, Sharia venture capital, and simplified profit-sharing schemes have significant potential to expand capital access for creative MSMEs. Moreover, integrated assistance programs including digital marketing training, halal management, and inter-institutional collaboration can accelerate the integration of this sector into global value chains.

This study highlights the importance of public policies that support regulatory harmonization, digitalization of halal certification, and incentives for Sharia investors to create an inclusive and sustainable halal creative economy ecosystem in Indonesia.

Keywords: halal creative economy, Sharia investment, MSME financing, micro-sukuk, public policy



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Introduction

Social changes within society, advancements in science and technology, and the evolution of human needs have brought significant transformations to global economic activity patterns. To fulfill their needs and improve welfare, humans continuously create various innovations that are not only oriented toward efficiency but also emphasize creativity and cultural values. This condition contributes to changes in lifestyle and mindset within modern society. The paradigm shift, referred to by John Howkins as an “*economic wave*,” has now entered its fourth stage known as the era of the creative economy. In his book *The Creative Economy: How People Make Money*, Howkins introduces the concept of the creative economy as a new form of economy based on human ideas, creativity, and innovation. This creative economy wave marks a transition from natural-resource-based economies to human-resource-based economies (Sudrajat & Mutinida, 2023).

The creative economy encompasses the processes of production, distribution, and marketing of goods and services that place creativity, culture, and innovation at the core of economic activities (Musfiroh, 2024). In Indonesia, the growth of the creative economy has become a vital part of the national development strategy that emphasizes the strengthening of human resources and sustainable innovation. Various subsectors such as modest fashion, halal culinary industries, digital content, handicrafts, and Muslim-friendly tourism have shown rapid growth, driven by digitalization and the increasing awareness of consumers, both domestic and international, toward culturally valuable and halal-compliant products. Empirical studies indicate that this sector contributes significantly to job creation and export growth, making it one of the primary focuses of Indonesia’s national economic policy (Hasyim, 2023).

In this context, Sharia investment holds substantial potential as a major driver in strengthening the halal creative economy ecosystem. This form of investment includes Islamic banking finance, sukuk, Sharia venture capital, productive waqf, and



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micro-financing schemes based on *mudharabah* and *musyarakah* principles. These instruments prohibit *riba* (usury) and speculation while focusing on real-sector financing that promotes production, innovation, and market expansion (Harahap, 2024). Research has shown that Sharia-compliant financing models can be adapted to the needs of creative entrepreneurs through product innovation and inclusive approaches.

Nevertheless, several challenges remain in developing Indonesia's halal creative economy. The main obstacles include limited access to Sharia-compliant financing for creative MSMEs, the complex and costly halal certification process, low levels of Islamic financial literacy and digital capacity among entrepreneurs, and weak synergy among financial institutions, halal certification bodies, and marketing platforms. To bridge these gaps, existing literature recommends the design of more flexible Sharia financing models such as *micro-sukuk*, simplified profit-sharing schemes, and Sharia venture capital for creative startups accompanied by capacity-building programs integrating digital marketing training, halal management, and market access enhancement. Several collaborative initiatives between Islamic banks, Sharia fintech institutions, and creative industry ecosystems have already shown promising results in several regions of Indonesia (Pramono & Wahyuni, 2021).

Public policy also plays a crucial role in accelerating the integration of Sharia investment with the halal creative economy. Key efforts include digitalizing the halal certification process for MSMEs, providing fiscal incentives for Sharia investors in the creative export sector, and strengthening halal marketing networks both nationally and globally. Furthermore, regulatory harmonization among financial authorities, certification agencies, and creative economy institutions is essential to establish an inclusive and sustainable halal creative ecosystem.

Findings from various case studies reveal that combining financial support through Sharia investment with non-financial interventions such as business



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mentoring, halal certification, and technology adoption can enhance the capacity, scale, and competitiveness of halal creative products. Therefore, further research on applied financing models, such as *pilot micro-sukuk* or *structured musyarakah* for small industry clusters, is highly relevant for the advancement of Sharia economic policies.

Based on these discussions, this study aims to analyze the mechanisms and implementation models of Sharia investment that effectively strengthen the halal creative economy in Indonesia. The research focuses on identifying appropriate financing instruments, recommending policies to expand certification and market access, and developing support strategies for creative entrepreneurs. Practically, this study is expected to produce a policy framework and actionable plan that can be implemented by local governments, Islamic financial institutions, creative industry associations, and business actors to foster an inclusive, innovative, and globally competitive halal creative economy.

Literature Review

Research on the relationship between Sharia investment and the development of the halal creative economy in Indonesia has evolved across several thematic areas: the role of Islamic financial institutions, the contribution of microfinance institutions (LKM/BMT), the implementation of halal certification, public policy and regulatory harmonization, and the integration of financial and non-financial interventions.

1. The Role of Islamic Financial Institutions in Supporting the Creative Sector

According to (Jauhari, 2023), Islamic financial institutions hold significant potential in supporting the creative economy because their profit-sharing principles, such as *mudharabah* and *musyarakah*, align with the values of creativity and innovation inherent in this sector. However, his study also notes persistent challenges, including limited capital, a lack of understanding of creative industry characteristics,



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and low financial literacy among entrepreneurs. (Jauhari, 2023) emphasizes the need for innovative Sharia-based financing products and stronger collaboration between financial institutions, research centers, and government to strengthen a Sharia-based creative ecosystem.

2. The Contribution of Islamic Microfinance Institutions to Empowering Creative MSMEs

Research by (Latifah et al., 2022) highlights that Islamic microfinance institutions play a vital role in expanding financial access for creative MSMEs at the community level. Through participatory and mentoring-based approaches, these institutions not only provide capital but also assist entrepreneurs in business management and product marketing. Their study found that Sharia microfinance models can increase productivity and generate employment opportunities, especially in the post-pandemic period. Nonetheless, they note that most studies remain qualitative and localized, suggesting the need for broader quantitative analyses to measure long-term impact.

3. Implementation of Halal Certification in the Creative Sector

(Wijoyo et al., 2023) underscore the importance of halal certification for culinary and creative sectors as a means of ensuring product credibility and consumer trust. However, their study identifies significant challenges in the certification process, including high costs, bureaucratic complexity, and limited understanding among business owners regarding administrative requirements. The authors report that digitalizing certification processes and providing integrated mentoring programs have successfully increased MSME participation in obtaining halal certification. Thus, they recommend applying technology-based systems to improve efficiency and transparency in the certification process.



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4. Public Policy and Regulatory Harmonization

According to (Yakin, 2021), public policy plays a strategic role in accelerating the integration of Sharia investment with the halal creative economy. He emphasizes that harmonization among financial authorities, halal certification bodies, and creative economy agencies is essential to establish a supportive ecosystem. His study reveals policy implementation disparities across regions and weak coordination among institutions, leading to suboptimal realization of Sharia economic principles. Therefore, (Yakin, 2021) recommends strengthening the role of local governments in policy socialization and facilitation, as well as improving regulatory capacity to align with Sharia objectives.

5. Synergy Between Financial and Non-Financial Interventions

Findings from (Amiruddin, 2022) demonstrate that the success of Sharia investment in strengthening the halal creative economy depends not only on financial support but also on non-financial interventions such as training, business mentoring, and digital technology adoption. Their study reveals that collaboration among Islamic banks, Sharia fintechs, and creative communities enhances the capacity of MSMEs and expands their market reach. Furthermore, continuous mentoring programs that integrate digital marketing and halal management training have proven effective in increasing the global competitiveness of creative halal products.

Overall, the reviewed studies collectively indicate that integrating Sharia investment into the halal creative economy holds immense potential for fostering inclusive, value-based economic growth. However, several methodological limitations and knowledge gaps remain:

1. Limited generalization, Most studies employ descriptive qualitative designs and are localized, making it difficult to generalize findings at the national level.



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2. Lack of evaluation of innovative instruments, Few studies empirically assess the effectiveness of emerging instruments such as *micro-sukuk* or structured *musyarakah* schemes within creative MSME clusters.
3. Underexplored non-financial impacts, There is insufficient empirical evidence on how digital and halal management training influences MSME export performance.

Therefore, the present study aims to fill these gaps by examining applied Sharia financing models and public policy strategies that can effectively strengthen the halal creative economy in Indonesia. By combining theoretical and empirical insights, it contributes to developing a sustainable, inclusive, and innovation-driven Sharia-based creative ecosystem.

Methods

This study employs a qualitative descriptive approach using the literature review method to analyze the role of Sharia investment in strengthening the halal creative economy ecosystem in Indonesia. This approach was chosen to provide a comprehensive understanding of the phenomenon through the examination of theories, previous studies, and relevant policies related to the creative economy and Islamic finance.

The research focuses on conceptual and comparative analysis of various scientific sources discussing the relationship between Sharia-compliant investment and the development of the halal creative economy. The data used are secondary, obtained from national and international academic journals published within the last five years (2020–2025), as well as credible institutional reports related to Islamic economic development.

Sources were selected through purposive sampling based on their relevance to the research objectives and publication credibility. Data collection was conducted



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through a systematic search using keywords such as *halal creative economy*, *Islamic investment*, *Sharia financing*, *mudharabah*, and *musyarakah*.

Data were analyzed using content analysis, which consisted of three main stages:

1. Thematic Classification, grouping literature based on topics such as Sharia financing models, creative economy development strategies, and halal investment policies.
2. Conceptual Synthesis, linking findings from different sources to build an analytical framework that illustrates the relationship between Sharia investment and the halal creative economy.
3. Evaluation and Interpretation, assessing the consistency of previous studies and identifying research gaps.

To ensure the validity and reliability of the findings, source triangulation was applied by comparing data from multiple academic and institutional references. Through this approach, the study aims to provide both conceptual and practical contributions to the formulation of Sharia investment policies that promote inclusive and sustainable growth in Indonesia's halal creative economy sector.

Result and Discussion

1. Development of Sharia Investment in the Halal Creative Economy

In recent years, the development of the halal creative economy in Indonesia has shown significant progress, alongside growing public awareness of halal products and value-based economic activities. Sectors such as modest fashion, halal culinary industries, crafts, design, and digital content have experienced rapid growth, emerging as a new driving force of the national economy.

However, most micro and small enterprises still face challenges in accessing Sharia-based financing. According to (Amin, R. M., 2023), the implementation of



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Islamic financing schemes such as *mudharabah* and *musyarakah* can serve as an effective mechanism to stimulate business innovation and enhance participation in halal enterprises. The profit-sharing principle embedded in Islamic financial systems fosters a fair, inclusive, and sustainable business environment, strengthening the competitiveness of the halal creative economy amid a global financial system still dominated by interest-based practices.

2. Islamic Values in Building the Halal Creative Economy

Islamic values form a crucial foundation in establishing a creative economy that pursues not only profit but also social and spiritual responsibility. Principles such as *amanah* (trustworthiness), *ijtihad* (innovation and diligence), and *barakah* (blessings) serve as ethical guidelines for entrepreneurs in the halal creative sector.

As highlighted by (Hasan, 2024), the integration of Sharia principles in creative business practices can balance financial profitability with social sustainability. For instance, entrepreneurs guided by Islamic ethics are more likely to ensure fair wages, environmental preservation, and community welfare. Thus, the halal creative economy not only produces financially valuable goods but also contributes to social and moral development, reinforcing Indonesia's reputation as a global hub for the halal industry.

3. Institutional Collaboration in Strengthening the Halal Creative Economy Ecosystem

The strength of the halal creative economy ecosystem largely depends on the collaboration between government bodies, Islamic financial institutions, halal certification agencies, and creative business incubators. This cross-sectoral cooperation plays a critical role in providing financial access, business mentoring, entrepreneurship training, and digital capacity building for halal MSMEs.



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According to (Rahman, A. A., & Huda, 2022), effective synergy among government, industry, and Islamic financial institutions has strengthened Indonesia's position in the global halal market. Initiatives such as halal certification training, SME capacity-building programs, and fiscal incentives for Sharia investors demonstrate the tangible impact of collaborative governance in accelerating the halal industry's growth. With supportive public policies and solid institutional synergy, the halal creative economy can evolve into a key pillar of an inclusive and competitive national economy.

4. Digital Transformation and Access to Halal Capital

Digital transformation plays a strategic role in expanding financial inclusion and enhancing connectivity between entrepreneurs and Sharia investors. The digitalization of Islamic financial systems enables faster, more transparent, and efficient funding processes while minimizing business risks.

According to (Harahap, 2024), the utilization of digital technology in Islamic finance enhances accessibility to capital for halal creative enterprises and improves institutional accountability. Furthermore, the rise of digital platforms and halal e-marketplaces allows creative entrepreneurs to promote their products internationally at lower costs. Technology-based halal certification systems also increase consumer trust and product transparency. Therefore, digital transformation serves as a catalyst that accelerates the integration of Islamic finance and the halal creative economy, strengthening Indonesia's position within the global halal value chain.

5. Challenges and Opportunities in Developing the Halal Creative Economy

Despite its steady growth, the halal creative economy still faces several structural challenges that must be addressed to ensure long-term sustainability. (Fatchurrohman, M., Rahmawati, S., & Nurlita, 2025) identify key obstacles, including limited access to capital, low levels of Islamic financial literacy, inadequate digital competence, and weak institutional collaboration among supporting agencies.



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Nevertheless, the global demand for halal products continues to rise, offering Indonesia substantial opportunities to expand its halal exports. Harmonization of international halal certification standards, enhanced human capital development, and Sharia-oriented government policies are essential to strengthening competitiveness. With the support of coherent public policies, inter-agency collaboration, and strategic Sharia investment, the halal creative economy can become a driving force for sustainable national economic growth in the coming years.

Overall, the literature findings demonstrate that the integration of Sharia investment, Islamic values, institutional collaboration, and digital transformation forms the foundational framework for strengthening Indonesia's halal creative economy. The sector's success depends heavily on the collective efforts of all stakeholders to establish an inclusive financing ecosystem, foster institutional synergy, and ensure that public policies align with Sharia principles.

By optimizing the roles of Sharia-compliant investment and digital innovation, Indonesia holds strong potential to emerge as a global center for the halal creative economy one that excels economically while embedding the values of sustainability, social justice, and Islamic spirituality within modern economic practice.

Conclusion

This study demonstrates that the development of the halal creative economy through Sharia-compliant investment holds strategic advantages in strengthening a value-based, innovative, and sustainable national economy. Sharia investment instruments such as *mudharabah*, *musyarakah*, *micro-sukuk*, and Islamic venture capital have proven effective in expanding financing access for micro, small, and medium enterprises (MSMEs) in the halal creative sector. Core Islamic values, namely *amanah* (trustworthiness), *ijtihad* (innovation and diligence), and *barakah* (blessings), serve as the moral foundation for fostering responsible, productive, and socially conscious business practices. The integration of Islamic ethical principles



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with modern investment mechanisms creates a resilient and equitable business environment that is free from interest and speculative elements.

Furthermore, the study highlights that institutional collaboration among government bodies, Islamic financial institutions, creative industry incubators, and halal enterprises plays a vital role in accelerating sectoral growth. Public policies such as the digitalization of halal certification, fiscal incentives for Sharia investors, and regulatory harmonization across agencies are essential to building an inclusive and synergistic system. Digital transformation also emerges as a crucial driver for expanding market access and positioning Indonesian halal creative products in the global market. Through digital marketing platforms, halal marketplaces, and Islamic financial technology, transparency, efficiency, and consumer trust toward halal products can be significantly enhanced.

In essence, the findings affirm that the Islamic creative economy not only contributes to national economic growth but also reinforces the moral and cultural identity of Islamic economics in the modern era. For long-term sustainability, future initiatives should focus on strengthening policy frameworks that support innovation in Sharia finance, enhancing the capacity of creative entrepreneurs, and promoting applied research that bridges the real sector with halal investment instruments. These measures are vital to realizing an inclusive, ethical, and globally competitive halal creative economy in Indonesia.

Author Contributions

Sandi Agustiawan — writing of the abstract and development of the introduction.

Sandrina Dimas Imeliani — preparation of the literature review and research methodology.

Nadiatul Firda — composition of the results, discussion, and conclusion sections.



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