OPTIMIZING ISLAMIC EDUCATION TO STRENGTHEN HUMAN CAPITAL DEVELOPMENT FOR INDONESIA'S SHARIA FINANCE INDUSTRY

Drajat Stiawan[1], Aura Ashfia Al Kautsar[2], Tsania Farakh[3]
[1, 2,3] Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri K.H. Abdurrahman Wahid Pekalongan
drajatstiawan@uingusdur.ac.id

ABSTRACT

This study aims to analyze strategies for optimizing Islamic education to strengthen human capital, specifically to support the rapidly growing Islamic finance industry in Indonesia. Despite Indonesia's significant potential, with the world's largest Muslim population, the Islamic finance sector faces critical challenges, such as low financial literacy and a shortage of skilled professionals. The study focuses on the pivotal role of Islamic educational institutions specifically Madrasah and State Islamic Higher Education Institutions (PTKIN) in cultivating Islamic financial literacy, developing adaptable curricula, and fostering collaboration between academia, the industry, and government. By employing a literature review method, this research examines various sources, including academic journals, policy reports, and government publications related to Islamic education and human resource development in the sharia finance sector. The findings indicate that Islamic education plays a strategic role in creating highly skilled professionals with dual expertise in modern finance and Islamic economics, grounded in Islamic values. Key factors for success include curriculum strengthening, capacity-building for educators, and enhanced cooperation between educational institutions and the Islamic finance industry. The study concludes that optimizing Islamic education is essential to cultivating competent, ethical, and globally competitive human capital aligned with sharia principles, which is crucial for the sustainable growth of Indonesia's Islamic finance industry.

Keywords: Islamic Education, Human Capital, Sharia Finance, Financial Literacy

BACKGROUND

Indonesia, home to the world's largest Muslim population, has a unique advantage in leading the global Islamic finance sector. The country's vast human, religious, social, and cultural resources contribute to the growing optimism about its potential in sharia-based economics and finance. By the end of 2024, total Islamic financial assets in Indonesia are projected to reach IDR 9,927 trillion, reflecting an impressive 11.8% annual growth. Additionally, the Islamic finance sector's contribution to Indonesia's GDP has reached 45%, highlighting its strategic significance in the national economy.

However, to maximize this potential, ongoing efforts are required to strengthen the sector, particularly by addressing the significant gap in public literacy regarding Islamic finance (Haspramudilla, 2025). One major obstacle to expanding the Islamic finance industry is the insufficient level of Islamic financial literacy, coupled with the limited number of qualified human resources (HR) who possess dual expertise—mastery of both modern finance and fiqh muamalah. This dual competency is crucial as the Islamic economy is not solely profit-driven like conventional systems; it also emphasizes societal benefits and adherence to sharia principles.

As highlighted by Darista, Nirwana, and Masyhuri (2025), maintaining sharia compliance in the finance sector requires qualified and experienced professionals who can ensure product quality and foster innovation. Therefore, developing human capital that integrates both Islamic values and contemporary economic knowledge is paramount for the Islamic finance industry to grow sustainably and remain competitive.

Despite the significant role that Islamic education can play in shaping the workforce for the Islamic finance sector, government policies—particularly those from the Ministry of Religious Affairs—have not yet made a substantial impact. With the right curriculum reforms and strategic policies, institutions such as madrasah aliyah (MA), Islamic boarding schools, and State Islamic Universities (PTKIN) are pivotal in cultivating a generation of Muslims who understand and can apply Islamic economic principles. By introducing Islamic finance concepts early in education, these institutions can produce skilled human resources capable of contributing to the sector's development.

The central concern of this study is to address the recurring challenges faced by Islamic financial institutions in Indonesia: low literacy rates, a shortage of skilled HR in both finance and fiqh muamalah, and inadequate government policy support. This paper aims to analyze the strategic role of Islamic education in developing qualified professionals who meet the requirements of Indonesia's Islamic financial institutions, closing the gap between academic training and industry needs.

Research Objectives

The objectives of this study are to:

1. Analyze the condition of Islamic financial literacy in Indonesia and identify the role of Islamic education in strengthening such literacy.
2. Explain strategies for developing superior human capital through strengthening the curriculum and synergizing PTKIN with the needs of the Islamic financial industry.
3. Examine the optimal form of government policy on Islamic education in supporting human resource development in the Islamic financial sector.
4. Explain the impact of strengthening Islamic education on the formation of competent, professional human capital with an integrated understanding of muamalah fiqh and modern economics.

LITERATURE REVIEW

Theoretical Foundation

This study is based on several key theories that underlie the relationship between Islamic education, human capital development, and the Islamic finance industry.

1. Human Capital Theory (Becker, 1964)
   This theory emphasises that education is an investment that increases individual productivity and competitiveness in the workplace. In the context of Islamic

economics, education not only improves technical skills, but also shapes morality and work ethics based on Islamic values.

2. Sustainable Development Theory (Todaro & Smith, 2015)
   This theory explains that sustainable economic development requires a balance between economic growth, social equity, and the sustainability of moral values. Islamic education is an important pillar in creating human resources that are oriented towards material and spiritual welfare.
3. The Theory of Islamic Education Transformation (Al-Attas, 1991)
   According to Al-Attas, Islamic education aims to shape perfect human beings through the integration of knowledge and Islamic values. This theory reinforces the argument that Islamic educational institutions must play an active role in preparing a workforce that is both competent and ethical in accordance with Sharia law.
4. The Theory of Public Policy Integration (Dunn, 2018)
   From a policy analysis perspective, this theory explains the importance of synergy between education policy and the needs of the industrial sector. The application of this theory forms the basis for research to assess the extent to which Islamic education policy has been integrated with the needs of the Islamic finance industry.

Using this theoretical framework, the research seeks to examine the extent to which Islamic education policy contributes to the development of high-quality and highly competitive human resources in the Islamic finance sector.

Previous Research

1. Hassan & Lewis (2019) in the Journal of Islamic Economics, Banking, and Finance examined the role of Islamic higher education in preparing professional human resources for Islamic financial institutions. The results showed that a curriculum based on the integration of Islamic knowledge and values was able to increase the employability of graduates.
2. Waruwu (2024) through a conceptual study in the Indonesian Sharia Economics Journal emphasised that government policies in strengthening sharia financial literacy still face challenges in terms of human resource training and curriculum relevance.
3. Safitri et al. (2021) in Al-Iqtishad: Journal of Islamic Economics analysed the effectiveness of Islamic education policies on economic development. This study found that Islamic education that is adaptive to industry needs contributes positively to sharia-based economic growth.
4. Rahman & Sari (2020) in the Journal of Islamic Management Studies highlight the gap between theory and practice in sharia finance human resource development. This study suggests collaboration between universities and industry institutions to address competency mismatches.
5. Ruhansih (2017) in the Journal of Contemporary Islamic Education emphasises the importance of a thematic approach in analysing Islamic education policy in order to respond to the challenges of economic and social transformation in the modern era.

From the various previous studies, there appears to be a conceptual and implementational gap between Islamic education policy and the practical needs of the Islamic finance industry. Therefore, this study aims to provide a comprehensive analysis and policy recommendations to strengthen the relationship between Islamic education and the Islamic finance industry.

RESEARCH METHODS

Data

This study utilises secondary data obtained through the collection and management of various scientific sources (Waruwu, 2024). Data sources include accredited national and international journals (Scopus and Sinta), academic books, official reports from the Ministry of Religious Affairs, the Financial Services Authority (OJK), and the Central Statistics Agency (BPS), as well as media publications relevant to the issues of Islamic education and the sharia economy.

The selection of this secondary data is based on the research need to analyse the relationship between policy and social phenomena conceptually, rather than through field surveys. Thus, this data supports a more in-depth analysis of patterns and gaps in Islamic education policy in strengthening human capital.

Methods

This study uses a descriptive qualitative approach with a library research method (Fadli Muhammad Rijal, 2021). This approach aims to gain an in-depth understanding of conceptual phenomena and policies through the analysis of scientific texts and official documents.

This method was chosen because it was most appropriate for the research objective, which was to explain the normative and practical relationship between Islamic education policy, human resource development, and the needs of the Islamic finance industry.

The data analysis process was carried out in three main stages (Ruhansih, 2017) :

1. Data reduction: selection and simplification of information from various relevant literature.
2. Data presentation: thematic compilation of findings covering the dimensions of government policy, the role of Islamic educational institutions, and human capital strengthening.
3. Conclusion and verification: interpretation of results to produce conceptual findings and policy recommendations.

Additionally, a policy analysis approach (Safitri et al., 2021) was used to assess the extent to which Islamic education policies can be optimised in the development of sharia economic human resources.

This approach was chosen because it allows for a more in-depth analysis in evaluating policy effectiveness and providing strategic recommendations for the government and Islamic educational institutions.

Through this method, the research results are expected to contribute academically to enriching the literature on the relationship between Islamic education policy and human capital strengthening, as well as providing practical contributions for policy makers in formulating strategies to increase the competitiveness of human resources in Indonesia's Islamic finance sector.

RESULTS AND DISCUSSION

Results

The Islamic finance industry has great potential in Indonesia, considering that Indonesia is the country with the largest Muslim population in the world. According to the Global Muslim Population report published by Times of Prayer, by detikTravel (2025): the number of Muslims in Indonesia reached 244.69 million out of a total population of 281.2 million. However, despite this human capital potential, there are serious challenges in realizing it, one of which is the low level of public literacy regarding Islamic finance. According to the 2025 National Survey on Financial Literacy and Inclusion (SNLIK) announced by the Financial Services Authority (OJK) and the Central Statistics Agency (BPS) on May 3, 2025, Islamic financial literacy in Indonesia is only 43.42%. This figure is relatively low when compared to conventional financial literacy, which is much higher at 66.46% (Otoritas Jasa Keuangan, 2025). This reveals that the public is not yet fully aware and understanding of Islamic finance, let alone the products within it.

Considering this problem, Islamic education, in this case, especially Madrasah Aliyah (MA) institutions, has a significant role to play as an initial forum for instilling Islamic financial literacy from an early age. For example, through the introduction of material on Islamic economics to students in the education curriculum. The reason is that until now, Madrasah Aliyah, which is an Islamic-based educational institution, has not specifically and solely included Islamic economics material in its teaching, limiting itself to conventional economics only, and separating it from the teaching of fiqh muamalah so that students consider the two, economics and fiqh muamalah, to be two very different things. As a result, literacy in Islamic finance is difficult to achieve. In addition, principles such as fairness, transparency, and benefit in economics can be introduced so that they can create excellent human resources for the next Islamic finance industry.

According to Zubairi, as quoted education is considered a place where humans are shaped to become individuals with skills relevant to their needs (Zubairi, Musthofa, & Khofifah, 2024). In addition to functioning as a center for educational planning, educational institutions also function as micro-institutions that directly contribute to the growth of a better next generation in Indonesia. These institutions require a great deal of attention from the government and society to ensure their optimal performance (Himmah & Nisa, 2024). Therefore, it is only fitting that the government fully supports the education process, especially in the realm of improving Islamic financial literacy, because the success of education will have a positive impact on the quality of human capital so that Islamic economic growth can achieve its success.

Discussion

A. Development of superior human capital through Curriculum Strengthening and PTKIN

In addition to low Islamic financial literacy, there is another major challenge in the Islamic finance industry, namely the lack of qualified human resources (HR) with dual capabilities in modern finance and an understanding of muamalah fiqh. Meanwhile, these two fields of study are the origins of Islamic economics. Therefore, having an understanding of both means having an understanding of Islamic economics. One important aspect in the sustainability of Islamic financial institutions is human resource development. However, according to Nur Hidayah, Professor at the State Islamic University (UIN) Jakarta, there is a problem in human resource development in the field of Islamic economics and finance, namely the mismatch between graduates and industry needs (Republika.id, 2024).

As an institution that trains future professionals in the field of Islamic economics and finance, State Islamic Higher Education Institutions (PTKIN) have a strategic task to overcome this mismatch. Steps that can be taken include adjusting the curriculum to the needs in the field, improving and developing it so that graduates and the needs of the Islamic finance industry are in line. Nur states that graduates in the field of Islamic economics and finance lack the technical skills required by the industry (Republika.id, 2024). Many PTKIN programs do not provide students with the critical analysis, technical skills, and digital skills needed to face the transformation of the financial industry.

Therefore, curriculum changes need to consider the alignment between academia and industry so that graduates become competent and adaptive human resources for the industry, by strengthening hands-on practices such as internships at Islamic financial institutions so that students are ready and have sufficient experience in solving cases in their learning process. Moreover, academics with equally strong capacities are needed, lecturers who are able to provide direct learning in addition to theoretical lectures. The government, through the Ministry of Religious Affairs and the Ministry of Education, can actively participate in providing support, such as training, development, and certification for lecturers. This is certainly an effort to improve lecturer performance so that they can better guide students through strengthening the integration between economics and muamalah fiqh (Islamic jurisprudence) and how financial institutions work directly.

The development of superior human capital is not sufficient if it is only based on an adaptive curriculum, but also requires the formation of a campus culture that is adaptive to change. PTKIN needs to instill a spirit of professionalism, innovation, and entrepreneurial thinking in students so that they can survive and compete in the real world of work while remaining true to Islamic educational values in the process. In this way, PTKIN is considered capable of becoming a forum for the development of superior, professional, and ethical human resources.

B. Optimizing Government Policy on Islamic Education

Government policy on Islamic education in Indonesia has undergone significant development over the past two decades (Khoirul, 2023), particularly through the Ministry of Religious Affairs (Kemenag), which acts as regulator, facilitator, and implementer of religious education policy (Jayinto, 2023). However, in the context of strengthening human capital to support the Islamic finance industry, existing policies are still fragmented and lack strategic direction in terms of the competency requirements of the sector. The limited role of Islamic finance literacy, the lack of curriculum integration between Islamic education and

industry needs, and the lack of capacity building training for educators are structural obstacles that need to be addressed immediately.
So far, Islamic education policies have been more oriented towards spiritual and moral aspects (Aisy et al., 2024), while the dimensions of economic competency and professional skills development have not been prioritized. In fact, strengthening the capacity of Islamic economic human resources requires a holistic approach (Mas'ut, Bhaswarendra Guntur, 2022), namely integrating Islamic values with mastery of economics, finance, and information technology (Mahlel, 2024). In this context, integrative policies are urgently needed so that Islamic educational institutions such as madrasas, Islamic boarding schools, and state Islamic higher education institutions (PTKIN) become not only centers for character building but also centers for developing sharia economic competencies relevant to industry needs.

The Ministry of Religious Affairs has actually initiated a number of programs, such as Islamic higher education towards World Class Universities in several PTKINs and the development of sharia economics curricula at the university level. However, these programs have not been implemented evenly throughout Indonesia and do not yet have strong national standards. The lack of synergy between ministries, such as between the Ministry of Religious Affairs, the Ministry of Education and Culture, and the Ministry of Finance, has resulted in policies that are not fully oriented towards sharia-based human capital development. In addition, collaboration between Islamic educational institutions and the sharia financial industry is still minimal, resulting in a gap between market needs and graduate capabilities (Marliyah et al., 2021).

Government policy optimization can be achieved through several strategic steps. First, reforming the Islamic education curriculum to align with the needs of the Islamic finance industry, for example, by strengthening courses on Islamic financial analysis, Islamic risk management, and financial technology. Second, improving the competence of educators through training, certification, and internship programs at Islamic financial institutions. Third, integrating cross-sector policies, where the Ministry of Religious Affairs, OJK, and Bank Indonesia can work together in formulating policy directions for the development of Islamic economic human resources. Fourth, strengthening Islamic education funding, both through government funds, industry cooperation, and CSR programs that focus on developing Islamic competencies.

Optimizing these policies will not only improve the governance of Islamic education, but also serve as an important foundation for producing a generation of Muslim professionals who understand sharia values and are competent in modern finance. This is in line with the human capital theory paradigm, which emphasizes that improvements in the quality of education will be directly proportional to economic productivity and national competitiveness. Thus, targeted government policies will strengthen the position of Islamic education as a driving force for sharia economic transformation in Indonesia.

C. The Impact of Islamic Education Optimization on Human Capital Strengthening

The optimization of Islamic education policies has a direct impact on improving the quality of national human capital, particularly in the Islamic finance sector. When Islamic education is directed towards the integration of spiritual values and economic professionalism, it will produce human resources who are not only knowledgeable, but also have strong ethics and social orientation (Muzakki, 2023). Graduates of Islamic educational institutions will be able to contribute significantly to the Islamic finance industry, whether as professionals, researchers, or innovators who drive economic growth based on values of justice and sustainability.

Empirically, strengthening Islamic education optimized through government policies can improve the three main dimensions of human capital: knowledge, skills, and values. Knowledge is obtained through a curriculum relevant to the needs of the Islamic finance industry; skills are developed through practical learning, training, and collaboration with the business world; while values are formed through character education and Islamic spirituality. The combination of these three elements will produce individuals who are superior, adaptive to change, and have high integrity—the main characteristics of superior human capital in the modern economy.

Another impact of optimizing Islamic education is the creation of compatibility between the world of education and the world of work (link and match), thereby reducing the mismatch between graduate competencies and the needs of the Islamic finance industry. This will strengthen the competitiveness of national Islamic financial institutions in the global market, while also increasing Indonesia's Human Development Index (HDI) and Islamic Human Capital Index (IHCI). Furthermore, effective Islamic education also contributes to social development by creating a civil society that is religious, productive, and economically just.

In addition to economic impacts, the optimization of Islamic education also has an impact on the social and moral aspects of the nation. Education that integrates Islamic values can create a workforce that is honest, responsible, and committed to the welfare of the people. In the long term, this will create a healthy and ethical economic ecosystem, which will be a competitive advantage for Indonesia as a global center for Islamic finance. Thus, optimizing Islamic education is not only an investment in the education sector, but also a long-term strategy in building a sustainable economic civilization.

CONCLUSION

Islamic education plays an important role in strengthening quality and competent human capital, thereby supporting the advancement of the Islamic finance industry in Indonesia. The results of the analysis show that the low level of understanding and literacy about Islamic finance, as well as the limited number of experts who master fiqh muamalah and modern economics, are the main challenges that must be overcome. To improve quality, several efforts are needed, such as developing a curriculum that can solve learning problems, improving the ability of educators as facilitators of curriculum success, and harmonious cooperation between Islamic educational institutions, the government, and the Islamic finance industry. This study contributes to the conceptual understanding of the relationship between Islamic education policy and sharia-based human resource development, as well as practical recommendations for the government and educational institutions to create a learning system that combines spiritual values and economic professionalism.

However, this study still has limitations in its preparation and results. Because it only uses a qualitative approach based on literature studies, it has not been able to test the actual effectiveness of Islamic education policies on improving the quality of Islamic finance workers. Therefore, future research is recommended to use quantitative or mixed methods to obtain more valid results. In addition, the government and educational institutions need to enhance inter-sectoral cooperation to establish integrity so that appropriate curricula and policies can be created. They also need to expand internship programs and sharia professional certification as special competencies that are expected to equip professionals with teaching skills, and build an education system that is responsive to industry needs, so that Islamic education can truly become the main driver in developing a sustainable and fair sharia economy.

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