Strategy for Accelerating Development of the National Sharia Economic and Financial Committee (KNEKS) Efforts to Improve Sharia Financial Institutions in Indonesia

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Abstract: Sharia economic and financial development is directed as one of the pillars to strengthen national economic resilience to improve community welfare, in encouraging Sharia economic and financial development adhering to the vision of Sharia economic and financial development which places it as a rational choice for society, namely providing benefits and value. In addition, in carrying out economic activities better, sharia economic activities and financial products can become a lifestyle for everyone, so that sharia economics and finance are not exclusive things, but make them inclusive and universal by the principles of rahmatan lil alamin. This research uses a qualitative approach because the type of data used leads to qualitative data with an emphasis on in-depth issues, including the important role of the National Sharia Financial Economics committee, the data sources needed and obtained by the author directly from observations of transactions in using online facilities, as well as documents from the internet. Other data sources relate to literature and library materials, both from books and journal articles related to Islamic financial economics. In the context of Sharia finance, encouraging the Indonesian Sharia finance industry to become a global player with an international reputation and credibility. KNEKS is one of the breakthrough steps to increase the effectiveness and efficiency of implementing national development plans in the Sharia finance and economic sector. Through KNEKS programs it is hoped that goals can be achieved that will produce real results for the general public and the world community.

Keywords: Acceleration, KNEKS, Sharia Financial Institutions
INTRODUCTION
The National Committee for Sharia Economics and Finance (KNEKS) is an institution that functions as a catalyst for the development of Sharia economics and finance on a national and international scale. KNEKS is mandated to help encourage sharia economic and financial development to support national economic resilience. Indonesia is currently a country with a large Muslim majority and the largest number of Sharia financial institutions in the world. Sharia financial institutions aim to help achieve the socio-economic goals of Islamic communities. To accelerate the development and acceleration of Sharia economics and finance, a the is strong harmonious and comprehensive, and sustainable Sharia economic and financial legal ecosystem is needed, namely KNEKS (Nusron, et.al., 2021).

The aim of developing a country's economy and finances is to produce significant added value that can improve people's welfare. For this reason, an economic system is needed that can involve all levels of society without exception. The existence of Sharia economic and financial options increasingly opens up opportunities for people who want to apply Sharia principles in carrying out economic and financial activities. Increasing numbers of people involved in economic and financial activities will have a positive impact on efforts to strengthen national economic resilience. Indonesia has large capital in developing Sharia economics and finance, as a country with the fourth largest population in the world and a majority Muslim population, the development of Sharia economics and finance continues to increase with strong political support and the country's highest leadership (Iskandar, et.al., 2020).

It is hoped that the existence of KNEKS can be a solution to improve community welfare, especially in economic and financial management. In this case, steps or breakthroughs are needed by an institution that focuses on developing and deepening the Islamic capital market and supporting the Islamic financial ecosystem. Among other things, Sharia investment banks are expected to encourage the issuance of Sharia financial instruments to finance infrastructure development, especially those related to Sustainable Development Goals, as well as financing halal industries. This instrument can be used by Islamic banks as a liquidity instrument or long-term investment instrument. Apart from that, it is also hoped that Islamic banks can become market makers for the sale of other Islamic capital market products so that the secondary market becomes more liquid (Kasri, 2021).

The role of Sharia investment banks will also influence the acceleration of innovation in Sharia financial products, especially Sharia capital markets, as well as assist Sharia banks in developing Sharia investment products. Sharia investment banks must also be able to provide supporting infrastructure for Sharia banking and help accelerate the increase in Sharia financial literacy, especially Sharia capital markets, but the reason is that the form of Sharia investment banking is not well known in Indonesia, the function of sharia investment banks can be carried out by sharia securities companies, especially companies To date, there are no sharia securities that are full-fledge sharia, this has resulted in the absence of a party that focuses on encouraging the issuance of sharia financial instruments and becoming a primary dealer to increase secondary market liquidity for sharia
capital market products (Chaidir & Muslim, 2022).

Therefore, the government needs to pay attention, even the formation of a Sharia investment bank is an idea that needs to be realized, however, government intervention in the development of the Sharia financial industry, especially Sharia banking, is still felt to need attention from stakeholders. The interventions provided can take the form of requiring state-owned companies to issue Sharia-based financing instruments of at least 20% of the company’s total financing needs, providing tax incentives for the issuance and placement of funds in Sharia investment products, and others (Amalna & Ardyansyah, 2023). It is believed that appropriate government intervention can provide significant acceleration in the development of the Sharia capital market which will later be bridged by Sharia securities companies that act as Sharia investment banks in Indonesia. Apart from that, it is also hoped that Sharia investment banks can become market makers for the sale of sukuk and other Sharia capital market products so that the secondary market becomes more liquid. The role of Sharia investment banks will also influence the acceleration of innovation in Sharia financial products, especially Sharia capital markets, as well as assist Sharia banks in developing Sharia investment products (Wusqo et al., 2022).

The National Committee for Sharia Economics and Finance (KNEKS) is an institution that functions as a catalyst for the development of Sharia economics and finance on a national and international scale. KNEKS is mandated to help encourage the development of Sharia economics and finance to support national economic resilience. Therefore the government under the leadership of President Joko Widodo established an institution called the Sharia National and Financial Committee (KNKS) which was inaugurated on August 2 2016 to improve national development, especially the development of sharia finance. Along with the growth of sharia finance, the government through Presidential Regulation No. 91 gave a mandate that KNKS be expanded into KNEKS with Presidential Regulation No. 28 of 2020. KNEKS has the task of accelerating, expanding, and advancing sharia economic and financial development to support national economic development. KNEKS is directly under the leadership of President Jokowi as Chairman and the Daily Chair is the vice president, namely M. Ma'ruf Amin, while the members of KNEKS are: the Ministry of Finance, Bank Indonesia, Financial Services Authority, Ministry of National Development Planning/Bappenas, Ministry of Religion, Deposit Insurance Corporation, Ministry of Cooperatives and UMKM and the Indonesian Ulema Council. Meanwhile, Executive Management consists of the Executive Director held by Ventje Rahardjo who also serves as Acting Director for Product Innovation, Market Deepening, Financial Market Infrastructure Development, Director for Inclusive Finance, Religious Social Funds, and Sharia Microfinance, held by Ahmad Juwaini, Director for Education and Research. Sharia Finance is held by Sutan Emir Hidayat and the Director of Sharia Economic Development and Halal Industry is Afdhal Aliasyar. The fundamental change is in changing the name and structural structure of the institution. KNEKS has broader duties and functions, not only in the Sharia finance sector but also in the Sharia economy as a whole. The Vice President of the Republic of Indonesia was assigned to be the daily chairman. The scope of KNEKS’ work in
Sharia economics and finance includes four things. Namely, the development of the halal product industry, the development of the Sharia financial industry, the development of Sharia social funds, and the development and expansion of Sharia business activities. It is hoped that the formation of this new organizational structure can realize the mandate that has been given to KNEKS management so that the development of sharia economics and finance can progress in line with other Muslim countries. It is even hoped that Indonesia can become a leader in the development of Sharia economics and finance in the world (Kusjuniati, 2020).

**LITERATURE REVIEW**

After the change in name to the National Committee for Sharia Economics and Finance, the institution's performance continues to be driven by various activities, the main of which is the development of the Sharia economic and financial industry. KNEKS Executive Management continuously carries out various outreach and education regarding the duties and functions of KNEKS to the community, including to various universities in Indonesia, especially universities that have study programs and majors in Sharia Economics. One of them is conducting outreach and education at the Denpasar Islamic College because it has a Sharia Economics study program. With this socialization and education, students and lecturers as well as the academic community of STAI Denpasar can get to know and understand KNEKS in depth with various activities carried out in the context of developing sharia economics and finance in Indonesia (Fadhilah, 2021).

Various universities in Indonesia that have sharia economics study programs or majors are the center of attention of KNEKS, where initially when it was still called KNKS, it collaborated with five universities, namely the Bogor Agricultural Institute, Airlangga University, STEI Tazkia, University of Indonesia and UIN Ar-Raniry. This collaboration was marked by a memorandum of understanding or Memorandum of Understanding (MoU). This memorandum of understanding was signed for the development of education, research, and community service in the field of Sharia economics. Meanwhile, the signing of a memorandum of understanding with the Indonesian Institute of Sciences (LIPI) in the field of national Sharia economic research and development. 115 The signing of this memorandum of understanding was witnessed directly by President Joko Widodo on May 14, 2019. After KNKS changed its name to KNEKS, various universities in Indonesia have also entered into a memorandum of understanding for the development of education, research, and community service in the development of sharia economics. With the change of name from KNEKS to KNEKS, this institution is not only focused on Sharia finance but is more comprehensive on the Sharia economic ecosystem (Haq, 2023).

The concept of sustainable development was coined internationally at the first UN conference on the Environment in Stockholm in 1972. This was due to the social and environmental inequality that occurred in the practice of economic development industrialization globally. Indifference to social conditions, the environment, and the availability of natural resources in the future, are crucial issues that must be formulated collectively together to become a reference that needs to be adhered to in the concept of a country's economic development. Indonesia itself is starting...
to implement sustainable development through the implementation of Law no. 4 of 1982 concerning Basic Provisions for Environmental Management, the product of which is now known as AMDAL (Environmental Impact Analysis). Sustainable development is a development process that has the principle of meeting the needs of the present without sacrificing the needs of future generations (Supriyadi, 2024).

The concept of sustainable development itself focuses on three factors that must be considered, namely economic, social and environmental. It is hoped that a balance in these three factors will be a solution in realizing a country’s development as well as environmental and social empowerment in society. In Islam, the concept of sustainable development itself is not actually new. Long before the global community became aware of social and environmental issues in industrialization and the holding of the first UN conference on the Environment, the Koran 1400 years ago called on humanity to utilize natural wealth and also called not to cause damage to the Al-Baqarah verse. 60.

Meaning: And (remember) when Moses asked for water for his people, We said: Strike the rock with your staff. Then twelve springs gushed out from it. Indeed, each tribe knows its (respective) drinking place. Eat and drink the sustenance (given) by Allah, and do not wander around the earth doing damage (QS. Al-Baqarah: 60)

From the verse above, we can take three important points. First, when Allah told Moses to hit a rock with his staff and then emit water from it, this was an indication that the natural wealth on earth was a gift from Allah SWT. which was handed down to mankind to be utilized as best as possible in order to meet their needs. Water is a symbol of natural wealth which is the most important component in the cycle of life. Second, when Allah then sent forth twelve springs of water, which are mentioned in Tafsir Jalalayn, the number of the twelve tribes of the Children of Israel. Allah has distributed sustenance to the tribes fairly among themselves so that they do not fight each other. This is symbolic of social factors which are one of the factors in the spirit of sustainable development in creating social balance so that inequality does not occur. Natural wealth should be utilized for all mankind, not just by a few people, which will then also create harm for other mankind. Third, it is an affirmation of Allah SWT. to humans after being given the gift of natural wealth, then to protect the surrounding environment and not cause damage to the face of the earth (Muftih, 2024).

Implicitly, Allah SWT. symbolically, it has explained the importance for humanity to pay attention to economic, social and environmental factors. From surah Al-Baqarah verse 60 above, Allah Swt. explains economic factors (the concept of utilization) with the metaphor of water radiating from the earth. Then, there are also social factors with the distribution of the twelve springs so that justice is created among the people. After that, environmental factors with calls to protect nature and not do damage to the environment. These three factors are in line with the spirit of the concept of
sustainable development in developing the economy. The concept of sustainable development is actually not only a theory in management. More than that, it is a call from Allah SWT. to mankind, especially to Muslims. Human, social and environmental components are inseparable entities. It is a must for us to maintain a balance between them. However, as Muslims, we believe that sustainable development or what is also called sustainable development is not only a concept but it is an obligation for us to obey it because it has been ordered by Allah SWT. in the Koran. We believe this is our duty as khalifatullah for which we will be held accountable at the end of the day (Lestari, 2024).

METHODS

This type of research uses a qualitative approach, because the type of data used leads to qualitative data with an emphasis on in-depth issues, including the important role of the National Sharia Financial Economics Committee, to obtain the truth of scientific facts, the data sources needed and obtained by the author directly from the results of observations of transactions using online facilities as well as documents from the internet. Other data sources relate to literature and library materials, both from books and journal articles related to Islamic financial economics, as well as looking at the development of strategies in original articles created by KNEKS to achieve effective and efficient goals. This research also aims to find out and describe the acceleration and development of KNEKS in the Sharia economy in Indonesia, one method that describes the situation clearly and in detail (Agustin, 2023).

RESULTS AND DISCUSSION

The Sharia Economic and Financial Acceleration and Development Program is a government priority issuing Presidential Regulation No. 91 of 2016 concerning the National Sharia Finance Committee (KNKS), then expanded with Presidential Regulation No. 28 of 2020, concerning the National Sharia Economic and Financial Committee (KNEKS) which has the task of accelerating, expanding and developing Sharia Economics and Finance to support national economic development. Changes in the literature to the National Committee for Sharia Economics and Finance, the performance of this institution continues to be driven by various activities, the main of which is the development of the Sharia economic and financial industry. KNEKS Executive Management continuously carries out various outreach and education regarding the duties and functions of KNEKS to the community, including to various universities in Indonesia, especially universities that have study programs and majors in Sharia Economics (Prisdiminggo, 2020).

The National Committee for Sharia Economics and Finance (KNEKS) is a change from KNKS to increase the development of the Sharia economic and financial ecosystem and make Indonesia the World Halal Center. The launch of the starting point to position Indonesia as one of the main actors and hubs of the world Sharia economy was carried out in line with the launch of the Indonesian Sharia Economic Masterplan in May 2019. To encourage the acceleration of development of the Sharia financial sector, the Indonesian government specifically established KNKS through Presidential Regulation Number 91 of 2016 on November 8, 2016, to increase the effectiveness and efficiency of implementing the national development
plan in the Sharia financial and economic sector. Furthermore, since the promulgation of Presidential Regulation Number 28 of 2020 dated 10 February 2020, the government has changed the National Sharia Finance Committee to become the National Sharia Economic and Financial Committee which aims to increase the development of the Sharia economic and financial ecosystem to support national economic development (Wibowo, 2024).

**Contribution of the National Committee for Sharia Economics and Finance (KNEKS) to the Development of Sharia Financial Institutions**

KNEKS develops the task of accelerating, expanding, and advancing Sharia economic and financial development to support national economic resilience. In carrying out these duties, KNEKS carries out functions including the function of providing recommendations for policy direction and strategic programs for national development in the Sharia economic and financial sectors. Implementation of the is about and coordination synchronization, and synergy in the preparation and implementation of policy direction plans and strategic programs in the Sharia economic and financial sector. Formulating and providing recommendations for solving problems in the Sharia economic and financial sector. Monitoring and evaluating the in what implementation of policy directions and strategic programs in the Sharia economic and financial sector. Unite steps, and advance the country by accelerating, expanding, and advancing Sharia economic and financial development to strengthen national economic resilience. Building economic independence by encouraging the formation of a halal industrial ecosystem that can meet the needs of national and international markets. Achieving prosperity and Sharia maqashid by developing a strong, healthy, and sustainable Sharia economy and finance that is by Sharia maqashid. Management of the nation's resources and potential opens up opportunities and active participation for MSMEs in developing the Sharia economy and halal industry (Pamuji, & Supandi, 2021).

To assist the duties of the leadership, secretary, and members, executive management and a secretariat were formed. Executive management is tasked with carrying out the preparation of recommendations for policy direction and national strategic programs in the fields of Sharia economics and finance. Meanwhile, the secretariat is tasked with providing administrative support to Executive Management, Leadership, and KNEKS Members. Led by an executive director who is appointed by the Chairman for a maximum term of office of 5 (five) years and can be reappointed for 1 (one) term of office. In carrying out its duties, executive management carries out is one functions, preparing the is where formulation of recommendations for policy directions and strategic programs for national development in the Sharia economic and financial sector, preparing and coordinating the preparation and implementation of strategic program plans in the Sharia economic and financial sector, managing and processing data and information regarding development in the national Sharia economic and financial sector; monitoring and evaluating the formulation and implementation of national development strategic policies and programs in the Sharia economic and financial sector; and other functions provided by the Deputy Chairperson as Daily Chairperson. Led by the head of the secretariat who is appointed by the Minister of Finance as Secretary of KNEKS. The Head of the Secretariat is
under and responsible to the leadership through the KNEKS secretary and is administratively coordinated by the Minister. Indonesia is a country with the largest Muslim majority and the largest number of sharia financial institutions in the world. KNEKS is present as a catalyst in efforts to accelerate, expand, and advance Sharia economic and financial development to strengthen national economic resilience (Hidayatullah, 2020).

**National Committee for Sharia Economics and Finance (KNEKS) and its Relevance to Economic Growth**

Indonesia is one step closer to becoming a country with export and import trade data for halal products that is integrated with a goods traffic reporting system. The halal product codification system initiated by the National Committee for Sharia Economics and Finance (KNEKS) is currently being developed together with the Director General of Customs and Excise, the National Single Window Institute (LNSW) and the Halal Product Guarantee Organizing Agency. The initiative, which has been in development since the end of 2020, is a response to the vision launched by Vice President K.H. Ma'ruf Amin wants to make Indonesia the world’s center for halal producers and a leader in the global Sharia economy (Sari et al., 2023).

In a national strategic webinar held at the Vice President’s palace, last October 2020, the Vice President who is also the Daily Chair of KNEKS said that Indonesia is a leading player in the world’s trade in halal products, however, currently, the products being traded are not linked to halal certification data. Indonesia is more preoccupied with halal certification of imported products entering the country’s market, in addition to paying attention to developing the export market for its halal products. Most of Indonesia’s non-oil and gas commodity export products are products based on halal ingredients. Based on BPS data, in 2020 Indonesia recorded non-oil and gas exports of USD 154.9 billion, of which USD 30.2 billion were exports of food products and USD 6.9 billion were agricultural, livestock, and processed products. Therefore, the role of codifying halal products with trade transaction data will be very important to be able to provide a complete picture of the potential and development of the Indonesian halal industry (Annisa, 2022).

With this codification, Indonesia will become the first country to have a comprehensive integrated halal industry database. This will create an important value for Indonesia as the world’s center for halal producers, as well as being the largest market for halal products in the world. Codification of halal products that prioritizes the concept of equalizing HS code standards and halal traceability will help many industries to more easily carry out halal certification of the products they produce because the raw material input data and intermediate products used have been detected as halal through this system. This codification will also have an important influence on the global halal product industry which uses halal products originating from Indonesia. The world halal product market will be better served through this implementation. Indonesia sees the opportunity to increase the value of its global industrial value chain as possible through the development of the halal product industry (Sari, 2024).

KNEKS is working on completing this codification system together with relevant stakeholders. God willing, before the end of 2021 we will be able to make this happen. Author: Afdhal Aliasar Director of the KNEKS Halal Product Industry. The development of halal industrial areas which will be carried out by the Ministry of Industry is a response
to the enactment of Law No. 33 of 2014 concerning Halal Product Guarantees in Indonesia. A Halal Industrial Area is all or part of an industrial area established to produce halal products by the halal product guarantee system. The Ministry of Industry has set targets for four priority areas for the development of halal industrial areas, namely Batamindo Industrial Estate, Bintan Industrial Park, Jakarta Industrial Estate Pulogadung, and Modern Cikande Industrial Estate. To date, the Ministry of Industry has proposed four criteria that need to be met in building an industrial area, including halal industrial area management, halal testing laboratory, halal clean water management system, auditors for halal guarantee institutions, and halal industrial area boundaries (Nasrullah, 2018).

Referring to the Indonesian Sharia Economic Masterplan 2019-2024, strengthening the halal value chain is part of the main strategy for realizing an Independent, Prosperous, and Civilized Indonesia by becoming the World's Leading Sharia Economic Center. The National Sharia Finance Committee as a mediator and catalyst for all Sharia economic activities is committed to supporting the realization of strengthening the halal value chain through strategic initiatives, one of which is the development of halal industrial areas KNEKS, through the Directorate of Sharia Economic Development and Halal Industry, has a program initiative, namely a national strategy for developing the halal industry which aims to make Indonesia a major regional and global halal hub player in terms of trade and production. This program initiative is an effort to map halal industrial clusters through studies and analyses that include a review of economic aspects and consumer preferences. It is hoped that the output of this program will be strategies in the form of policy recommendations and incentives that can attract industry players and investors to participate and invest in developing halal industrial areas. Not only that, through consumer preference surveys, strategies will be born that can encourage the growth of local demand for domestic halal products. In connection with efforts to develop Halal Industrial Areas, the availability of supporting facilities is needed to make it easier for industrial players during the production process of halal products. These facilities can be in the form of ease of coordination and licensing using the integration of the Online Single Submission system, acceleration and ease of the halal certification process, direct access to ports, and so on. Apart from that, for investors and industrial players, the government can provide tax incentives to encourage the growth of the halal industry in the area and attract participation from industrial players in this area (Subarkah, 2018).

The strategies above can help accelerate the development of Indonesia's halal industrial areas. With this area, it is hoped that it can contribute to increasing Indonesia's GDP (Gross Domestic Product) growth, as well as enabling Indonesia to become a role model for the halal industry in the world. Strategy for strengthening Sharia economics and Finance Strengthening Sharia Economics and Finance. Strengthening Sharia economics and finance through product innovation, market deepening, and developing financial system infrastructure so that it becomes a driver for the growth of the halal industry. Strengthening Micro, Small, and Medium Enterprises (MSMEs) and strengthening MSME players in the halal industry, and encouraging the achievement of equitable prosperity and the nation's economic...
independence through providing education and literacy programs, providing integrated sharia financing facilities, as well as building an MSME database. Strengthening halal industry players by utilizing and optimizing digital services including financing, marketing, and production capacity through providing halal marketplaces, establishing start-up incubators, and integrated information systems for traceability of halal products.

Strengthening halal industry players by utilizing and optimizing digital services including financing, marketing, and production capacity through providing halal marketplaces, establishing start-up incubators, and integrated information systems for traceability of halal products. Strengthening the entire halal industry value chain from upstream to downstream through building halal hubs in the regions, developing halal standards, halal lifestyle campaigns, providing incentives for business actors, and building international halal centers. Strengthening the provision of a business climate for the Sharia Financial Industry and Halal Industry with legal certainty, easy processes, and good governance.

**Strengthening HR Literacy, Research, and Development (R&D)**

Strengthening public awareness regarding the Sharia economic concept towards providing quality and highly competent human resources to be able to compete and innovate through research and development. Indonesian Halal Industrial Zone as a World Role Model. The development of halal industrial areas will increase the Indonesian economy by around 40 percent. Director of Industrial Areas, Ministry of Industry of the Republic of Indonesia, Ignatius Warsito, said that if 60 percent of industrial areas throughout Indonesia had halal areas, it would contribute up to 40 percent to the Indonesian economy. Of the 121 industrial areas throughout Indonesia, at least 60 percent have halal industrial areas in them, so we can stimulate economic growth of up to 40 percent from halal products in the Halal Industry Development Workshop & Coaching event in Indonesia, Thursday (1/10/2020), The development of halal industrial areas will help the economy, not only in terms of meeting domestic needs but also has the potential to become halal internationally.

The Ministry of Industry has issued a halal industrial area permit for the Cikande Modern Industrial Area, the halal industrial area that stands there is called Modern Halal Valley. It is hoped that this area will become a role model for 120 other industrial areas throughout Indonesia to develop special halal zoning. The Ministry added that there is one industrial area that is in the verification process, namely the Safe and Lock Industrial Park in Sidoarjo, East Java covering 108 hectares. The government will act as a regulator, facilitator, and promoter to socialize the added value. He believes that a halal industrial area will have better competitiveness because it has the potential to become a supply chain for a global halal hub. The concept of a halal integration area is also a one-stop service zoning that provides comprehensive halal services. So it will be attractive to both domestic and foreign players who want to invest in Indonesia. Halal Industrial Zones can also be integrated for supplies from upstream to downstream so that a complete halal supply chain ecosystem is formed. Not only in terms of product supply, but also the availability of raw materials, labor, halal certification services, logistics, and distribution (Sayekti, et.al., 2022; Arif et.al, 2024).

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CONCLUSION

Indonesia is a country with the largest Muslim majority and the largest number of sharia financial institutions in the world. KNKS is present as a catalyst in efforts to accelerate, expand and advance the development of sharia economics and finance in order to strengthen national economic resilience. The National Committee for Sharia Economics and Finance (KNEKS) is a change from KNKS to increase the development of the sharia economic and financial ecosystem and make Indonesia a Halal Center World. KNEKS aims to develop the economy and finances in a country, produce significant added value, and improve people's welfare, so an economic system is needed that can involve all levels of society without exception. The existence of sharia economic and financial options increasingly opens up opportunities for people who want to apply sharia principles in carrying out economic and financial activities. With more people involved in economic and financial activities, it will have a positive impact on efforts to strengthen national economic resilience. Indonesia has large capital in developing Sharia economics and finance, as a country with the fourth largest population in the world and a majority Muslim population, the development of Sharia economics and finance will continue to increase with strong political support and the country's highest leadership. In order to optimize sharia banking and financial institutions in Indonesia, encourage competitiveness and also contribute to economic growth, policy synergy between authorized institutions, the government and other stakeholders is needed. So in the end the government agreed to form a KNKS consisting of members from various elements of ministries and institutions. With KNKS, the development of sharia banking and finance has the same goals, vision and mission.

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