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Actualization of Sustainable Economic Development an Investment Strategy and Development of Indonesian Muslim Communities in The Digital Era

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Abstract

The actualization of sustainable economic development is a strategy to develop Indonesian Muslim communities in the digital era. This strategy uses the integration of two concepts, namely investment in financial education with the development of a Muslim personality throughout life. These two concepts work together to develop the economy in Indonesia. Through the formation of financial education and the formation of a Muslim personality that originates from the Al-Qur'an or Hadith. This strategy focuses on answering problems in economic progress that have an impact on human personality, namely competition between individuals, the attitude of justifying any means for personal gain, taking other people's rights and so on that harms others. Through this strategy it has a positive impact, namely creating a Muslim society that is responsive to economic changes, a Muslim society that is Rahmatan Lil 'alamin, a Muslim community with a moderate social spirit, and a Muslim community that loves Indonesia's homeland. Thus, this strategy is a way to actualize sustainable economic development in the digital era without abandoning the values of Islamic teachings.

Keywords; *Economy, Strategy, Character, Muslim Society*

Introduction

Currently, economic growth is getting faster and faster because of technology (Hartanto et al., 2021). Technology has helped ease access to business, business, and human entrepreneurship. The presence of technology greatly influences the results and income of an entrepreneur's business. For example, the convenience of buying and selling services, financial transactions, and other economic mobilization through smartphones. Where everyone can easily buy and sell goods through marketplaces and applications that support buying and selling activities. Technological sophistication makes these activities accessible to everyone in any area and at any time. In Indonesia, it is recorded that in 2021 there are around 88.1% of internet users in Indonesia have used e-commerce services to buy products. Imansyah in the National Fintech Kick Off and Indonesia Fintech Summit revealed that the survey was ranked first which was conducted in April 2021. So it is very likely that in 2022 the number of technology used in economic activities that use e-commerce will continue to experience a very rapid increase (Indonesia, 2021).

As stated by the Indonesian Ministry of Communications and Information Technology by Septriana Tangkary, the growth in the value of e-commerce trade in Indonesia has reached 78%, the highest in the world. Then, the survey was ranked first, beating Mexico, which ranked second with 59% e-commerce growth. Seeing the growth of e-commerce indicates the rapid purchase, sale, and marketing of goods and services using electronic systems. This is very reasonable, when compared with data from the Ministry of Communication and Informatics, it is stated that internet users in Indonesia have so far reached 82 million people, with this achievement Indonesia is ranked 8th in the world (Daon001, 2019).

Technological sophistication and ease of access make competition for entrepreneurs and companies in Indonesia. Especially competition between individuals, companies, and global competition in increasing its revenue yield. The emergence of technology in the economic sector can hurt Indonesian society. Efa Wahyu Prastyaningtyas in his research stated that the development of the digital economy can have several negative impacts, including unemployment due to the switch from conventional to online purchases and unhealthy competition for job applicants due to the difficulty of getting a diligent, resilient, great and hardworking workforce (Prastyaningtyas, 2019). Thus, advances in technology do not always have a positive impact on humans. Especially the current changes have eroded the values of humanity, honor, justice, and empathy among existing differences.

Economic progress has changed human personality(Soegoto et al., 2017). Many are found in the world of work in big cities with no longer concern for the people around them. The world of work that exists is only competition between individuals, an attitude of justifying any means for personal gain, taking other people's rights and so on that harms other people. So the emergence of issues and challenges that are currently developing are contrary to the principles of Islam. Islam is a religion that brings peace. As Islam entrusts the concept of life and its implementation procedures to the Al-Qur'an and As-Sunnah. The attitude of helping others has been explained in the holy book of the Qur'an found in Qs. Al-Maidah verse 2. Meaning: "……And help you in (doing) virtue and piety, and do not help each other in sin and enmity. Fear Allah, verily, Allah is very severe in punishment" (Syamsudin, 2019).

This verse explains the importance of helping others. Therefore, Indonesian people, especially people with a majority Muslim population, as Muslims who believe in and practice the values of the Al-Qur'an and As-Sunnah, need to concept their personality to a good personality and good morals (Vision & 2016, 2016). This is because in fact, Islam is a religion of *Rahmatan lil 'alamin*, namely a religion that brings peace amid existing differences. Religion brings prosperity amid heterogeneity and other unhealthy competition in the order of human life.

By looking at the background of the problems above, this study focuses on conceptual research to create strategies for developing Indonesian Muslim communities by actualizing sustainable economic development in the digital era (Soraya & Wibowo, 2021). With this development and strategy, it can be a solution to the problems of Indonesia and Muslims in Indonesia who are experiencing personality changes due to unhealthy competition in the world of work and the economy. With the hope that Muslims in Indonesia can become humane, tolerant, and ethical individuals in everyday life.

Material and Methods

This research is a literature study (literature review) with a descriptive qualitative approach (Munaro et al., 2020). To obtain data, researchers used two research sources, namely primary and secondary sources. The primary sources used in this research are data from books, journals, scientific articles, and research results that are relevant to research on Investment Strategies and the Development of Indonesian Muslim Communities in the Digital Age. Then, the secondary source of this research is data coming from the official website of the Indonesian Ministry of Religion, Communication and Information, and the Indonesian Ministry of Finance and sources of news articles that corroborate the results of this research.

The process of analyzing the researchers used the Miles and Huberman model which consisted of data reduction, data display, and data conclusion drawing/verification (Gusnardi & Muda, 2019). In the first phase of the analysis, the researcher reduced the data by summarizing, selecting, the main data, and focusing on important data which was then collected and selected data according to the theme of this research. In the second stage, the researcher presented the data(Apriyanti, 2021).

Presentation of data is done by providing a brief description, of the relationship between research themes and sub-chapters in each category that has been formulated in the problem formulation. These brief descriptions are interconnected in the form of a narrative text. After collecting the appropriate data and the data needed in the research, the last stage of the analysis is drawing conclusions and verifying (Rijali, 2018). The conclusions put forward are credible. Conclusions in qualitative research are findings that have never existed before. Findings can be in the form of a description or description of an object that was previously dim or dark so that when examined it becomes clear, it can be a causal or interactive relationship, a hypothesis or a theory.

Result and Discussion

The Economic Development of Muslim Communities in the Digital Age

The digital economy is a new phenomenon that appears along with increasingly advanced technological developments(Đorić, 2020). In its use, the digital economy can be used in micro and macro scopes and is generally known in the current era as e-commerce. The concept of the digital economy was first introduced by Tapscott (1998), explaining a sociopolitical and economic system that has characteristics as an intelligence space, including information, various access to information instruments, and information processing and communication capacity(Openkov et al., 2021). Another concept introduced by Zimmerman is a concept that is often used to explain the global (overall) impact of information and communication technology on the economy. This concept can also explain the impact of technological innovation on the digital economy with a micro and macroeconomic scope. In its entire sales system, of course, the digital economy is very, very dependent on existing digital technology.

According to the author's view, the digital economy is all economic activities that use the help of artificial intelligence (AI/Artificial Intelligence) or the internet(Kenney & Zysman, 2020). Through the digital economy, many changes have occurred in the economic activities of society and business. Previously everything was done manually, now it is completely automated. That way, all daily and business activities can be carried out quickly and accurately. Changes in business and digital transactions like this are a sign that the digital economy continues to develop. Even now, more than 2,000 startup companies are competing to go online in various types of business industries. One of the ways that the pioneers of this business have done this is to make applications that can facilitate people's daily activities. Starting from shopping for groceries, clothing, furniture, and paying electricity tokens, to depositing and reporting taxes.

Indonesia is a country that has great potential for the development of the digital economy(Mahadipta & Utama, 2019). With the existence of a digital economy, a country can advance its economy. The total population of Indonesia is around 260 million people and the majority are Muslims. This economic activity or muamalah in Islam has certain rules that are intended for the public good. With regular muamalah, human life is guaranteed with minimal deviations that can be detrimental.

As a society that is Muslim or can be called a Muslim community, it must be responsive to economic changes but still apply Islamic laws, and principles that must be considered in carrying out economic practices, specifically buying and selling either directly (offline) or done online. These principles are fairness and honest transactions, fulfilling agreements and carrying out obligations between sellers and buyers, fulfilling all mutually agreed contracts, halal and haram in buying and selling transactions must be clear, and free marketing and fair pricing(Nurhadi, 2019).

Principles of Islamic Economics

The principles of Islamic economics in carrying out Islamic economic activities(Lamido, 2021), economic actors adhere to basic principles, namely the divine principle where in Islamic economics the interests of individuals and society have a very close relationship, namely the principle of harmony, balance, and not competition to create an economy that is as fair as possible(Stephens & Acheampong, 2021). The principle of Islamic economics is that all human activities including the economy must always rely on God in Islamic teachings there is no separation between the world and the hereafter means that in seeking sustenance it must be lawful again both in outline Islamic economics has several basic principles, namely the Al-Qur'an and Sunnah as application source(Anichin et al., 2021).

Resources are seen as gifts or entrusted by Allah SWT. to humans. Islam recognizes private property within certain limits. The main driving force of the Islamic economy is cooperation. Islamic economics rejects the occurrence of wealth that is controlled by a handful of people. Zakat must be paid on wealth that meets the nisab (Utomo et al., 2020). Islam prohibits usury in all forms. Thus the essence of Islamic economics is related to the benefit and willingness of both parties in the transaction. This covers a wide range of areas, such as marketing, financial institutions, and services, as well as a sustainable industry, plantations, forestry, and marine. Likewise, quality management certificated tools, such as ISO, BAN, Risk Management Certification, and Teacher Certification can become part of the Islamic economy (Pauzi & Man, 2019).

The formation of human beings according to the qualifications required for Islamic business requires a relatively long time, it needs good planning so that in time it can meet the human resource needs of the institution. Meanwhile, the transfer of human resources between banks is currently felt to be quite high, as a result of weak cadres to keep pace with the accelerated growth of banks or other financial institutions. Piracy should not occur if regeneration is carried out continuously so that it can meet the accelerated growth of various business fields. For this cadre, these institutions face obstacles due to limited knowledge and ability to organize education and training according to needs, whereas if the cadre is entrusted to a professional training institution specifically for Islamic business material (Rahmayati, 2021).

Likewise, the number of tertiary education institutions that organize business or Islamic economics programs is relatively small, and the curriculum used is far behind compared to the speed of business growth(Weinstein, 2020). In the end, we can all understand why our behavior is far from the expectations of the real Islamic economy, and we even behave non-Islamic from sleep to sleep again. This is none other than because we have fallen into a non-Islamic culture that has been instilled from an early age because there was never an introduction to the Islamic economic system from an early age, that is the real core of the mistake, this situation will get worse if it is accompanied by a generation that does not understand Islam or Islamic phobia generation.

Islam recognizes private ownership of certain limits, including ownership of the means of production and factors of production. First, individual ownership is limited by the interests of society, and second, Islam rejects any income obtained illegally, let alone businesses that destroy society. The main driving force of the Islamic economy is the cooperation of a Muslim(Fadhilah et al., 2020), whether he is a buyer, seller, wage earner, profit maker, and so on, must adhere to the demands of Allah SWT. Ownership of private wealth must act as production capital which will increase the welfare of society. The Islamic economic system rejects the accumulation of wealth controlled by only a few people.

According to Islam, the property belongs to society and is used for the good of the populace. Islam forbids excessive profit, dishonest trade, unjust treatment, and all other forms of discrimination and oppression because Muslims must trust Allah and the Last Day. Zakat must be paid by a Muslim whose wealth reaches a particular threshold (nisab). 10 Zakat is a method of giving a portion of the wealthy's money to the needy and the underprivileged (as retribution for owning the wealth). Islam forbids the payment of interest (usury) on any loans, whether they are from friends, businesses, people, the government, or other people.

According to Sjaechul Hadi Poernomo as quoted by Abd. Shomad, some principles of Islamic economics, namely:

1. All facets of life are covered by the justice principle.
2. The idea that helping others out is more important than defending one's rights.
3. The concept of al-Mas'uliyah (accountability, accountability), which encompasses several different aspects, including accountability between individuals (Mas'uliyah al-afraid), accountability in society (Mas'uliyah al-muj'tama), wherein people in society are expected to uphold their duties to ensure the welfare of society as a whole, and government responsibility (Mas'uliyah al-daulah),
4. The al-kifayah (sufficiency) principle, whose principal goal is to end poverty and meet the fundamental necessities of every member of society.
5. The principle of balance/wasathiyah principle (al-I'tidal, moderate, balance), Islamic law recognizes personal rights with certain limits. Shari'a determines the balance of individual interests and the interests of society.
6. Principles of truth and honesty.

   The cornerstone of morality is this idea. The idea of forbidden transactions, which states that the transaction contract must be strong, clear, and certain, is expressed in these statements. both the item that is the subject of the contract and the amount that is being paid for it It is forbidden to use the adverse transaction principle. Every transaction is counterproductive, and using second parties or third parties is forbidden. "You can't damage (harm) oneself and you can't injure (harm) other parties," Rasulullah Saw. said.
7. The principle of prioritizing social interests.

   This principle highlights the significance of collective interests, which must prevail without harming any particular person. According to fiqhiyyah rule 13: "If there is a disagreement between the interests of the community and those of an individual, the community's interests take precedence."

The advantages principle. The transaction's object must be useful; according to Islamic law, it is forbidden to transact with useless items. Usury-related transactions are against the law in general. the mutually agreeable principle of "like attracts like" (an taradhin).

8. Everyone is free to enter into contracts without being forced to do so, according to the concept of no compulsion, except actions required by laws and for the good of society. The tenets of Islamic economics are, in M. Umar Chapra's words, as cited by Neni Sri Imaniyati, and are as follows:

Principle of Tawhid (Oneness of God)

The principle of monotheism in Islamic economics (Iswanto et al., 2022) is very essential because this principle teaches humans that in human relations (horizontal relations), it is as important as the relationship with Allah (vertical relations) in the sense that humans in carrying out their economic activities are based on social justice which originates from the Qur'an. an. The economy (economic court) cannot be separated from the attention and regulation of Islam. Islam bases the economy on an effort to provide provisions for worshiping Him. In other words, the purpose of business in Islam is not solely to achieve profit or material satisfaction (hedonism) and self-interest (individualism), but also spiritual satisfaction which is closely related to social satisfaction or the wider community. Thus, the foundation of Islamic economics is monotheism divine.

Principle of Representative (Khilafah)

Man is the Khalifah (representative) of God on earth (Masoumbeigi et al., 2021). Man has been equipped with all the mental and spiritual and material characteristics to enable him to live and carry out his mission effectively. The principle of justice is one of the important principles in the mechanism of the Islamic economy. Being fair in the economy is not only based on the verses of the Qur'an or the Sunnah of the Prophet but also based on considerations of natural law, nature was created based on the principles of balance and justice. Justice in the economy can be applied in determining prices, quality of production, treatment of workers, and the impact arising from various economic policies issued(Solano-Sánchez et al., 2021). Upholding justice and eradicating forms of discrimination have been emphasized by the Qur'an one of the main objectives of the prophetic treatise is to uphold justice. Even the Qur'an places justice on a par with virtue and piety. It is based on QS. Al-Maidah (5): 8: "O you who believe, be those who always uphold (truth) for Allah, witnesses fairly. And never let your hatred of a person encourage you to act justly. Be fair, because it is closer to godfearing. And fear Allah, verily Allah is Aware of what you do."

Tazkiyah Principle

Tazkiyah means purification (Prasetia & Najiyah, 2021). In the context of development, this process is necessary before humans are assigned the task of being agents of development. If this process can be carried out properly, any development carried out by humans will have no effect except for the good of oneself, society, and the environment.

Al-Falah Principle

Al-Falah is a concept of success in Islam(Ibrahim, 2018). In this concept, whatever type of success is achieved while in the world will contribute to success in the hereafter as long as this success is achieved with God's guidance. Therefore, from an Islamic point of view, there is no dichotomy between efforts for development in the world (both in the economy and in other sectors), with preparation for life in the hereafter.

Thus, it can also be understood that the principles of Islamic economics, namely: Humans are beings who bear the mandate of Allah to prosper life on earth, life as a caliph (his representative) who is obliged to carry out his instructions. The earth and the heavens are all created to serve the interests of human life and are subject to them to fulfill God's mandate. Allah is also the absolute owner of all creation. Humans are obliged to work to meet their needs. Real work is producing (production). Islam determines various forms of work that are lawful and unlawful, only lawful work are considered valid (Schneiders et al., 2022).

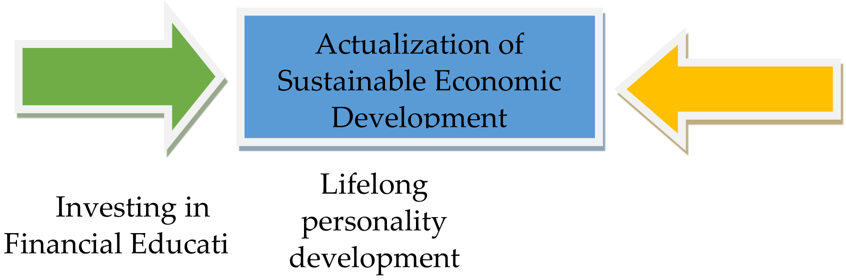
Human property rights are burdened with obligations intended for the benefit of society. Wealth does not only circulate among the rich but is leveled out by fulfilling established material obligations and cultivating social awareness in the form of recommending various kinds of alms. Wealth should not be squandered to fulfill pleasure beyond the limit. Grateful and enjoying business gains should be within justified limits(Kumar & Duggirala, 2021).

Strategy Development of Indonesian Muslims

Entering the era of technological development and economic acceleration has an impact on the transition of society that leads to preparation and readiness to face times of crisis. This crisis period made the Indonesian people turn to investment activities. Investment is an investment activity whose goal is to gain profit(Sprague-Silgado, 2017). Through investment, people can have savings to secure the economy they have. However, the basic understanding of investment is a preparatory activity aimed at obtaining goodness and profit after trying it.

Investment and development of Muslims in Indonesia are familiar with the sharia system(Abdullah & Susamto, 2019). And an economic system that uses Islamic rules in management and transactions. At present, people are familiar with Islamic banks and financial regulatory systems that use the Islamic system. Quoting the book Concept of Economics (2020) published by the Ministry of Education and Culture, the notion of Islamic economics or sharia economics, in general, is a science that studies human behavior to fulfill life's needs based on sharia/divine values. Islamic economics is different from the capitalist and socialist economies which are conventional economic systems. Islamic economics is different from the conventional economic system. Whereas, Islam opposes exploitation by owners of capital against poor people, and prohibits the accumulation of wealth in a handful of people. In addition, the economy in the eyes of Islam is a demand for life as well as a suggestion. Islamic economics is an economic activity aimed at maximizing the worship of Allah SWT.

Michael Porter in his article entitled Competitive Strategy in the Harvard Business Review (1996), states that strategy is a set of different actions or activities to deliver unique value(Porter, 1979). Meanwhile, Thompson and Strickland (2001) emphasized that strategy consists of activities that are full of competitiveness and business approaches to achieve satisfactory performance (on target). The word strategic is an adjective that describes the implementation of the strategy. According to the Oxford Dictionary Learner's edition (2003), strategic means executing a strategy with clear planning, time targets, and goals.



The investment and development strategy for Indonesian Muslims is a strategy used to enhance the development of Indonesian Muslims so that they have the right capacity and are following Islamic values. This strategy uses two concepts in developing Muslim communities in the digital era.

1. Investment in Financial Education

Investing in financial education is an investment strategy or instilling learning in the form of financial education for Indonesian people as a form of investment in the future. Financial education is education or education that provides knowledge in managing finances(Kaiser et al., 2022). So that people who have financial knowledge can have the ability to apply, understand and manage related finances in making financial decisions. Investing in financial education can also be interpreted as financial literacy education. Investment in financial education has four concepts including a) obtaining future financial activities, b) saving finances or assets that become savings in the future, c) spending according to needs and not excessively, and, e) donating assets owned for social activities that provide usefulness for those who need donations.

Investment financial education is education that provides learning about the importance of preparing finances in the present(Chen et al., 2020). This is an idea that looks at the problems of today's youth who tend to be wasteful, hedonistic, and like buying activities rather than creating a product. Financial education needs to be applied to Indonesian people because, without financial knowledge, Indonesian people will misuse their money. To less beneficial actions. Therefore, learning about finance needs to be realized for the Indonesian people as a form of preparation for the younger generation and Indonesian youth to be financially literate. When financial knowledge is developed as early as possible, the ability to manage finances properly and well can also be realized. As the principles of Islamic teachings contained in Qs. Al-Isra verses 26-27, meaning "And give to families who are close to their rights, to the poor and people on the way and do not squander (your wealth) extravagantly". From this verse, it has been ordered that humans, especially Muslims, not act extravagantly on their possessions. Here is the importance of financial education where youth is an investment in the future.

2. Development of Muslim personality throughout life

The development of a Muslim personality throughout life is the formation of a personality that implements Islamic values and teachings by the Al-Qur'an and Hadith in totality and throughout life(Rachmiatie et al., 2022). In this case, cultivating a personality that is honest, patient, diligent, tenacious, trustworthy, and responsible in developing Muslim society in the digital era is very important. By applying Islamic values and teachings throughout his life, he becomes a true believer. The existence of technological developments and the digitalization of information in the modern era is a challenge for the people of Indonesia. Concerning the economy, the development of the times is an intense competition that continues to occur to achieve the desired level of welfare.

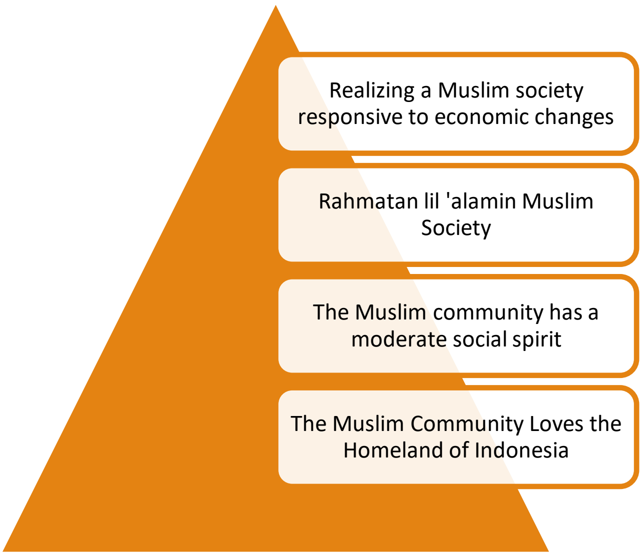
The impact of the digital era on the character and personality of Muslims is that it can threaten, erode, and eliminate the identity of Indonesian society(Hizam Sheikh Khairudin & Mohammad, 2021). The modern and digital era brings people to an excessive lifestyle and tends to be easily influenced by changes and developments. Therefore, this strategy for developing a Muslim personality throughout life needs to be implemented. The implementation can be; a) instilling Islamic values in prayer activities every time they carry out work, b) developing a culture of reading and literacy of the Koran, c) educating Islam as Rahmatan lil alamin.

The pattern of implementing the Muslim personality throughout life includes instilling the concept of; the purpose of Muslim life, responding to desires, overcoming problems logically faced by society concerning the Qur'an or Hadith, planning educational activities properly, as well as directing and explaining the importance of education for the life of Muslim communities in Indonesia(Anwar et al., 2021).

Actualization of Sustainable Economic Development Through the Indonesian Muslim Growth Investment Strategy

The investment strategy for the Development of Indonesian Muslims in the digital era is a strategy created to improve a sustainable economy in the future. A sustainable economy is an economic concept that can provide prosperity, peace, and efficiency to society. Actualization is a person's desire to use all of their abilities to achieve whatever they want and can do.

As Abraham Maslow's theory revealed that actualization is a process in which a person can achieve all forms of achievement according to his capacity and potential. In other words, the actualization of its relation to economic development is the process of empowering society as a process of building a sustainable economy in the future. If this strategy is actualized or implemented correctly it will have a positive impact on the Indonesian Muslim community. These positive impacts are:



1. Realizing a Muslim society responsive to economic changes

Times and technology are always changing and experiencing adjustments. However, the concept of Islamic economics can always be relied upon to become a philosophy in the Muslim economy(Kholish et al., 2020). Although technically different, the concept of Islamic economics remains a reference, for example, the banking system which is popular today, or the online buying and selling system which did not exist at the time of the Prophet. This is a form of Muslim society that is responsive to economic changes. Islam does not prohibit it as long as it is by the philosophy that Allah has set for humans. The basis of Islamic economics is monotheism. Benefit, justice, respect for individual rights, and social orientation.

2. Rahmatan lil 'alamin Muslim Society

The unification of the two concepts between financial education and lifelong personality development can significantly improve people's living standards. When people's standard of living can be prosperous, Rahmatan lil-alamin in Islamic economics can be realized (Andri et al., 2020). Rahmatan lil-alamin in Islamic economics is fundamental to a just life, in the context of reducing social inequalities in life. Because the gap that occurs creates a gap or separation between the agency (rich) and the fuqara (poor/poor), which has an impact on the emergence of social conflict(Ahyani et al., 2021).

3. The Muslim community has a moderate social spirit

Moderate is a religious understanding that has a view that seeks to take a middle path from two different or contradictory attitudes(Bisri, 2020). As an example in the Koran surah al-Qasas verse 77. Meaning: And seek (reward) the land of the hereafter with what God has bestowed upon you, but do not forget your share in the world and do good (to others) as Allah has done good to you, and do not do mischief on earth. Indeed, Allah does not like people who do damage.

This verse illustrates the moderate attitude of a Muslim, namely not only focusing on matters of the afterlife but still paying attention to world affairs (including economic affairs). Paying attention to the affairs of the hereafter and the affairs of the world is a middle way or a moderate attitude for a Muslim in living life in this world. In life, humans are born on this earth by carrying out two main tasks, namely to realize prosperity and equality and the duty of worship or self-serving Allah SWT.

Indonesia has its uniqueness in the economic context, as a country that has cultural, linguistic, ethnic, and religious diversity, this diversity is a major concern in the economic field. Indonesia is not an Islamic state. The integration of religious moderation values into the Indonesian economy will lead to the economic practice of khaira ummat which adheres to the principle of al-falah (happiness in the world and the hereafter).

4. The Muslim Community Loves the Homeland of Indonesia

Sustainable economic development can help in creating Muslims who love their homeland differently. One way is through an investment strategy. Investment can help increase a country's economic growth, which can create jobs and increase people's income(Tampakis et al., 2017). Thus, people will feel more connected to their country and love their homeland more.

In addition, the right investment strategy can also help improve people's welfare and reduce poverty. This will help people feel more defended and feel they have a part in the country's development which will increase their love for the motherland. Therefore, sustainable economic development through an investment strategy can help create Muslims who love their homeland in ways that are beneficial to the country and society.

Conclusion

The actualization of sustainable economic development is a strategy to develop Indonesian Muslim communities in the digital era. This strategy uses the integration of two concepts, namely investment in financial education with the development of a Muslim personality throughout life. In these two concepts work together to develop the economy in Indonesia. Through the formation of financial education and the formation of a Muslim personality that originates from the Al-Qur'an or Hadith. This strategy focuses on answering problems in economic progress that have an impact on human personality, namely competition between individuals, the attitude of justifying any means for personal gain, taking other people's rights and so on that harms others. Through this strategy it has a positive impact, namely creating a Muslim society that is responsive to economic changes, a Muslim society that is Rahmatan lil 'alamin, a Muslim community with a moderate social spirit, and a Muslim community that loves Indonesia's homeland. Thus, this strategy is a way to actualize sustainable economic development in the digital era without abandoning the values of Islamic teachings.

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