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Development of Digital Talents Millennial Muslims in Facing the Digitalization of Sharia Economy in the Era Society 5.0

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ABSTRACT

Objectives*: This study aims to develop a conceptual framework for digital talent development among millennial Muslims in supporting the digitalization of the sharia economy in the Society 5.0 era.*
Methodology*: Qualitative research with this method the researcher seeks to collect various data and information from various academic literature that has suitability and relevance to the topics used in this study in order to obtain an understanding and concept regarding the development of digital talent, especially for Muslims. millennials in facing the digitalization of the Islamic economy in the era of society 5.0.*
Finding*: Sharia economic actors in addition to transforming into business digitalization also need to develop their human resources so that they have a Critical Thinking soul and instill the values of Creativity, Collaboration and Communication and are supported by digital HR, supporting technology, research and innovation as a form of facing the Digitalization of the sharia economy in the era of society 5.0 This study contributes to human resource management (HRM) by extending talent management from the organizational level to an ecosystem-level framework that integrates Islamic work values, dynamic capabilities, and institutional support for developing digital talent among millennial Muslims in the sharia economy*.
Conclusion*: This study contributes by offering an integrative framework that links digital talent development with sharia economic transformation, particularly within the socio-religious context of millennial Muslims.*

Keywords*: Digital Talents; Millennial Muslims; Sharia Economy; Digital Tranformation; Society 5.0.*

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INTRODUCTION

The development of technology and digital innovation has a broad impact on various activities, also in the sustainability of the sharia economy globally. Indonesia with a majority Muslim population and dominated by productive age, especially the demographic bonus at that age which we can call millennial Muslims, certainly provides great potential for the development and sustainability of the sharia economy in the midst of the competitive share of the digital economy era. This is certainly a challenge for sharia economic actors in how to prepare human resource talents who have technological skills and are able to innovate in the development of the era.

Millennial Muslims as a young generation who are very close to the digital world are a new spirit for optimism for the progress of the global sharia economy. Not only conventional economies can take advantage of sophisticated technology, but the use of digital technology also encourages innovation and other breakthroughs that can support the sharia economic ecosystem widely, including the halal industry. Digital technology has also been utilized by community communities such as Islamic boarding schools, Muslim community organizations, as well as zakat and waqf institutions. of course this breakthrough must be supported by the readiness of digital talent for human resources owned by the sharia economy in this case the existence of millennial Muslims as the vanguard in facing the era of society 5.0 where the era of society 5.0 directs more on how we use the technology itself, and how we can utilize and live side by side with technology. so that it can be said that this is a time when these technologies become part of humans so as to provide a big picture of the sustainability of the sharia economy in the future.

The skills needed in the future include cognitive skills, soft skills and technology where human resources are required to be able to solve complex problems and have the ability to understand something (literacy) and be able to think critically (Van Laar et al., 2017). while in terms of soft skills, how are millennial Muslim talents good at communicating, empathizing and having a growth mindset and being adaptive. this must of course be formed how the development of millennial Muslim talents is related to technological skills so that they are formed to face the digitalization of the sharia economy in the era of society 5.0.

There are three things that must be considered in the concept of technological change from an Islamic perspective, namely (a) the Prophet Muhammad SAW once said, "Whoever makes an innovation so that he finds something good, then for him the reward and the person who benefits from it"; (b) Islam calls for exploration of what is in the heavens and on earth for the benefit of mankind. In the Qur'an there are signs QS. Al-Jāthiyah [45]: 13 (Ministry of Religious Affairs, 2019), "and He has subjected to you everything that is in the heavens and everything that is on earth, (as mercy) from Him. Verily in this there are truly signs (of Allah's power) for people who think"; and (c) Islam provides protection in every innovation that is intended for good. This is in accordance with the spirit of the hadith: "Whoever is ijtihat and true, he will have two rewards, and If his ijtihad is wrong, then he gets a reward.

The ability of digital talent in Indonesia is currently still limited. "The results of the 2022 World Digital Competitive survey stated that Indonesia's digital competitiveness is still ranked 51 out of 63 countries" (IMD, 2022). Disruption continues to progress rapidly, even referring to research by the McKinsey Global Institute, around 30 percent of two-thirds of jobs will be replaced by technology such as robots or artificial intelligence (Manyika et al., 2017). The demand for digital talent is very large. In 2021, basic digital skills training for 12.5

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million Indonesians in one year and targeting 5.5 million participants to take part in 2022," said Johnny at the World Economic Forum in Switzerland.

Digital transformation is one of the keys to accelerating recovery and increasing national economic resilience. Efforts to accelerate digital transformation are also the Government's strategy in ensuring and encouraging economic growth. The value of Indonesia's digital economy in 2021 reached the highest figure in the ASEAN region and reached USD 70 billion. This value is predicted to increase to USD 330 billion in 2030. With this rapid increase, the need for digital talent as the main navigator in driving the digital ecosystem has also increased so that the Government is also trying to encourage the development of digital talent and infrastructure through various policies (Temasek & Bain, 2021).

In 2030, it is predicted that there will be a shortage of 47 million digital talents in the Asia Pacific region and currently Indonesia needs around 600 thousand digital talents every year. "To that end, the Government has initiated various policies," said Coordinating Minister for Economic Affairs Airlangga Hartarto when delivering a keynote speech and officially opening the 2022 Indonesia Cloud Day activities (Limanseto, 2022)

The Ministry of Communication and Informatics noted that by 2030, Indonesia will need 9 million digital talents. On average, the need for digital talents reaches 600,000 people per year. Despite its potential, Indonesia still has homework (PR) related to the availability of qualified digital talent human resources (HR). Meanwhile, according to the same records, universities in Indonesia can only supply around 100,000-200,000 digital talents per year. Thus, there is a gap of around 400,000-500,000 digital talents per year. The phenomenon of the digital talent gap was agreed by Investree Chief Human Capital Officer Ariyo Putro. He said that Indonesia has 6 million college graduates every year. However, 35 percent of them or 800,000 people have not been able to get jobs because they do not master digital technology. This shows that digital skills are one of the skills that must be possessed in order to be absorbed by the industry. Moreover, the need for digital talent HR is quite high. Investree, for example. The financial technology company requires a composition of employees with greater digital talent than non-digital talent. "We have 80 percent digital talent and only 20 percent non-digital talent. To become reliable and work-ready digital talent (Kompas, 2023)

Despite the challenges faced by all economies in the world, this also opens up opportunities for the sharia economic community. Advances in digital technology must be optimized for the revival of the sharia economy that upholds the values of sustainability. Utilization and strengthening of the digital economy as one of the strategies in developing the sharia economy which of course requires cooperation and collaboration with many parties, one of which is how to develop digital talent for millennial Muslims as young agents of the sharia economy in the era of business digitalization competition.

In line with the research of Atmajaya & Mubarok, (2022*)* entitled "Digitalization of the Sharia Economy Among Millennials for the Development of the Sharia Economy", it states that the ease of access obtained in the digitalization of the sharia economy automatically opens up wider business opportunities and has brighter prospects in various fields. It is time for millennials to play a greater role in the development and progress of the sharia economy. It can be said that millennials are the main key to the development of the sharia economy. for that, readiness for digital talent for millennial Muslims is needed as a competency for these millennial Muslims.

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Hartati & Giovanni, (2022) related to "Digital Talent Development Perspective in the Industrial Era 4.0" stated that organizations to show their competitiveness in the changes that occur in the industrial era 4.0, the technological shifts brought require significant changes with talent management practices. The findings also highlight that every organization or company in each manager needs talent development, Improving digital skills is the main urgent focus in the industrial era 4.0, creating a new, increasingly advanced world with a digital perspective.

In a digitalized sharia economy, everything is possible in the form of cyberspace or what is often referred to as cyberspace business such as; e-commerce, e-business, e-banking, e-payment, e-marketing, e-learning and so on, covering various aspects stated in the study Ansori, (2016) one of which is related to Knowledge, Knowledge from human resources (knowledge) is the most important thing in the continuity of a company or agency and is an asset of the company or agency.

In line with Maharani & Ulum, (2020) regarding "Digital Economy, Opportunities and Future Challenges for Sharia Economy in Indonesia" stated that sharia economy is also expected to be able to read opportunities and also answer challenges in the use of internet networks, social media and its applications and devices in other digital economy, considering the great benefits of using the internet, applications and other social media if managed properly especially in the field of Sharia entrepreneurship and/or Sharia banking. Seeing the above phenomenon, it is hoped that this research can contribute to various parties and actors in the sharia economy, by producing a concept for developing relevant millennial Muslim digital talents and producing quality human resources and having competitive value in facing the era of society 5.0 where technology becomes a part of human life that is beneficial for the sustainability of the sharia economy in the future. Seeing the phenomena in the background above, the researcher formulates the following problems; How is the Development of Digital Talent relevant for Millennial Muslims in facing the digitalization of the sharia economy in the Society 5.0 Era?, What are the challenges faced in preparing Millennial Muslim Digital Talents, especially for the sustainability of the sharia economy in the Digital Economy era?, What preparations must be made by sharia economic actors in facing competition in the era of business digitalization, especially in preparing quality human resources?.

The rapid advancement of digital technology has transformed economic systems globally, including the development of the sharia economy. The integration of digital innovation into economic activities has created both opportunities and challenges, particularly in emerging economies such as Indonesia, which has a large Muslim population and a significant demographic bonus dominated by millennials.

Millennial Muslims represent a strategic group due to their familiarity with digital technology and their potential role in driving the sharia economic ecosystem. However, despite this potential, the readiness of digital talent remains a critical issue. Studies show a persistent gap between the demand for digital skills and the availability of qualified human resources capable of supporting digital transformation (Gilch & Sieweke, 2020).

Previous research emphasizes that digital talent is a key driver of organizational competitiveness and innovation (Vial, 2019). However, most studies focus on general business contexts and do not specifically address the role of digital talent within the sharia economic framework. This creates a research gap in understanding how digital talent development can contribute to the sustainability of the sharia economy in the Society 5.0 era.

Despite the growing body of literature on digital transformation and human resource development, limited studies specifically examine the role of digital talent within the context

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of the sharia economy. Existing research tends to focus on general digital capabilities without considering socio-religious and value-based economic systems. Furthermore, there is a lack of integrative frameworks that explain how digital talent development among millennial Muslims contributes to the sustainability of the sharia economy in the Society 5.0 era. This gap highlights the need for a more contextualized and mechanism-based analysis.

LITERATURE REVIEW

This study is grounded in the perspective of the Dynamic Capabilities, which emphasizes an organization's ability to integrate, build, and reconfigure internal and external competencies in response to rapidly changing environments. In the context of digital transformation, digital talent represents a critical capability that enables organizations to adapt to technological disruption (Teece, 2007). In addition, this study is supported by Human Capital Theory, which highlights that investment in knowledge, skills, and competencies contributes to productivity and long-term economic value (Becker, 1964). Digital talent development among millennial Muslims can therefore be understood as a strategic investment in human capital that supports the sustainability of the sharia economy. By integrating these perspectives, this study positions digital talent not merely as technical skills, but as a dynamic capability that drives digital transformation and competitive advantage.

Digital Talent

The emergence of digital technology certainly forces society to adapt to this new, more sophisticated habit. Like food that is not immediately removed from a burning stove, it will burn and be thrown away. Likewise, if society does not quickly adapt to technological advances in this digital era, it will burn and be thrown away. The existence of digital technology certainly makes it very easy for humans to complete their various jobs. Its existence also affects all fields and has a great impact on the progress of a country. This can be seen from the fact that in the fields of economics, education, politics, social and culture, as well as defense and security, which really need digital technology. Behind the positive impacts it produces, of course, there are negative impacts it brings. Therefore, society is required to be digitally proficient, namely by making the transformation in the digital era efficient quickly and precisely. Digital talent is the ability of society to adapt to digital technology. Digital talent is the key to the success of the digital era transformation. According to the Minister of Communication and Information Johnny G. Plate, Indonesia needs at least 600 thousand digital talents every year. In 2030, it is projected that there will be a shortage of 47 million digital talents in the Asia Pacific region. At least 50% of the workforce in Indonesia only has basic and intermediate digital skills. Meanwhile, the workforce that has advanced digital skills is only 1%. Therefore, digital talent in Indonesia must be further intensified (Syahputra, 2022).

There is a gap or high gap in demand for digital skills with available digital talent. The gap that occurs between demand and supply for digital skills and talent raises doubts for companies. The era of increasingly advanced business development, skills that continue to develop, the existence of digital skills can create a large demand for digital skills needed in today's world (Edwards, 2021). Organizations have implemented advanced technologies such as cloud computing, artificial intelligence, the internet of things, and big data to improve business processes adaptation of new technologies requires a workforce and a culture of learning abilities and innovative skills development methods (Vial, 2019). According to Khin

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& Ho, (2018) research found two main digital capabilities that were well developed, namely information management capabilities and flexible IT infrastructure.

Digital talent is increasingly recognized as a strategic asset in achieving organizational competitiveness. Warner & Wager, (2018) argue that digital talent enables firms to build dynamic capabilities necessary for adapting to technological change. Similarly, Khin & Ho, (2018) emphasize that digital competence must be supported by organizational learning and innovation culture.

However, existing studies tend to focus on corporate environments and overlook value-based systems such as the sharia economy. This indicates a gap in understanding how digital talent operates within socio-religious economic frameworks. To avoid conceptual ambiguity, this study distinguishes between digital literacy, digital skills, and digital talent. Digital literacy refers to the basic ability to understand and use digital information, while digital skills focus on the technical ability to operate digital tools. In contrast, digital talent is defined as an integrative capability that combines technical skills, cognitive adaptability, and innovation capacity to create value in a digital environment. Based on a thematic synthesis of the selected literature, this study identifies four key dimensions of digital talent, conceptualized as the 4C framework: Competence (technical and digital skills), Cognitive adaptability (ability to respond to change), Creativity (innovation capability), and Collaboration (ability to work in digital ecosystems) (Braun & Clarke, 2006). These dimensions are derived from a comparative analysis of previous studies and represent a synthesis of recurring themes across the literature.

Millennial Generation

The millennial generation can be said to be the generation born between 1981-2000 (currently aged 20 to 39). The Millennial Generation (Generation Y) is a demographic group after Generation X, this generation is greatly influenced by the emergence of smartphones, the spread of the internet and the emergence of social media networks. The Millennial Generation is a generation that is "technologically literate". The results of research released by the Pew Research Center explain the uniqueness of the millennial generation compared to previous generations, namely that their lives cannot be separated from technology, especially the internet, and entertainment has become a basic need. Recently, the millennial generation has become a hot topic of discussion among the public. Not only in terms of education and technology, but also the behavior of millennials is different from the previous generation. Millennials or often called generation Y are a group of people born after generation X. They were born around 1980 to 2000 (Dimock, 2019).

Research conducted by the Alvara Research Center says that the millennial generation has great potential for business. In 2020, the millennial generation will dominate the population in Indonesia with a portion of around 34 percent, followed by 20 percent of generation X, and 13 percent of the baby boomer generation (born 1946 to 1964) (Alvara, 2020). The first behavior, the millennial generation in Indonesia is very addicted to the internet. In a day, the average millennial generation can use the internet for more than seven hours with a certain age range. Second, the loyalty of the millennial generation is relatively low. When there is a better product, the millennial generation will easily switch. Third, the majority of millennials prefer to make non-cash transactions with a portion of 59 percent. This choice is what makes millennials have 'thin' wallets, but it does not mean they have no money. The fourth behavior is that the millennial generation can work faster and smarter because it is supported by the existence of technology. Technological developments also

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encourage millennials to have multi-tasking abilities. This behavior makes millennials accustomed to doing two to three jobs at once.

Millennials are characterized by high digital literacy and adaptability to technological change. Their ability to integrate technology into daily activities positions them as key actors in digital transformation. However, research also highlights that digital familiarity does not always translate into advanced digital competence, particularly in professional and economic contexts.

Digitalization of Islamic Economy

The digital era can be said to be a time when information is easily and quickly obtained and disseminated using digital technology. Digital technology is a technology that uses a computerized system connected to the internet. The concept of the digital economy was first introduced by Tapscott, (1996), explaining a socio-political and economic system that has characteristics as an intelligent space, including information, various access to information instruments and information processing and communication capacity. The components of the digital economy that were first identified were the ICT industry, e-commerce activities between companies and individuals, digital distribution of goods and services, support for the sale of goods, especially systems and services that use the internet. While other concepts of the digital economy are the digitalization of information and ICT infrastructure (Zimmermann, 2000). This concept is often used to explain the global impact of information and communication technology, not only on the internet, but also on the economy. This concept is a view of the interaction between the development of innovation and technological progress and its impact on the macro and micro economy. The digital economy is an economic sector that includes goods and services when the development, production, sale or supply depends on digital technology.

The digitalization of the sharia economy involves the integration of digital technologies into financial services, halal industries, and Islamic social finance. Previous studies highlight that digital platforms enhance accessibility, efficiency, and innovation within the sharia ecosystem. However, the success of digitalization depends heavily on the availability of skilled human resources.

Development of Sharia Economy in the Digital Era

1. Increasing Accessibility and Affordability
   The digital era has provided better accessibility for the public to access sharia economic products and services. Through online platforms, such as websites and mobile applications, the public can easily access information about sharia financial products, such as sharia banks, sharia insurance, and sharia investment products. In addition, sharia financial transactions can also be done online, making it easier for individuals and businesses to conduct transactions in accordance with sharia principles.
2. Growth of the Sharia Financial Technology Industry
   The sharia financial technology industry, also known as sharia fintech, has experienced significant growth in recent years. Sharia fintech companies provide technology-based financial services that comply with sharia principles. For example, sharia crowdfunding platforms allow the public to invest in sharia-compliant projects through participation and risk-sharing mechanisms.
3. Development of Sharia Digital Payments

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Sharia digital payments are also an important aspect in the development of the sharia economy in the digital era. Through sharia digital payment applications, users can make non-cash transactions that are in accordance with sharia principles. For example, sharia digital payment applications can ensure that transactions do not involve usury or transactions that are prohibited in Islam.

4. Public Education and Awareness
   In developing the sharia economy in the digital era, public education and awareness play an important role. The development of technology and high accessibility will not provide maximum benefits if the public does not have an adequate understanding of the principles of sharia economics. Therefore, efforts to increase public awareness of the sharia economy need to be carried out through effective education programs and campaigns (Ansori, 2016).

Society 5.0 Era

Society 5.0 Era is a concept of society proposed by Japan that focuses on humans to balance solutions to social problems and economic progress through an integrated system between the virtual and physical worlds. As is known, the world is currently still in the Industry 4.0 era. This industry previously overhauled the system that was based on machines and manufacturing to be information-centric. So, the idea of Society 5.0 has succeeded in breaking through the existing thinking that the revolution is stagnant and can no longer be done. The hope is that the concept of Society 5.0 can bring changes to the world for the better by perfecting previous ideas.

This concept was first put forward at the world's largest Information Technology event entitled CeBIT in 2017. However, this has actually been expressed as the fifth basic plan for science and technology by the Japanese Ministry of Science and Technology in 2016. The idea of this new world order was born because of the realization of the limitations of human ability to find important things from the rapid flow of information. As a result, humans can feel tired in the process. Not to mention the limited amount of resources due to different ages and areas of expertise. Therefore, Society 5.0 which will integrate machines and artificial intelligence is believed to help humans more optimally. So, society can focus on creating innovation and being creative with new ideas more actively. The concept of Society 5.0 emphasizes the integration of digital technology with human-centered values. Unlike Industry 4.0, which focuses on automation, Society 5.0 prioritizes the role of humans in utilizing technology to solve social and economic problems. This perspective aligns with the principles of the sharia economy, which emphasize ethical and sustainable development (Potočan et al., 2021).

Society 5.0 Goals

In addition to being claimed to balance solutions to social problems and economic progress, Society 5.0 makes people have respect for each other. This order is also believed to be able to extend generations and create comfort for everyone in a productive life. In the Society 5.0 order, every company is expected to build new values. As long as digitalization and business model renewal are carried out, productivity increases. At the same time, new forms of economy and society are realized along with increasing innovation and globalization.

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METHOD

Type of Research

This type of research is Qualitative research with conceptual review techniques, where with this method the researcher attempts to collect various data and information from various academic literature or from various sources, including journals, books, documentation, the internet and libraries. a series of activities related to library data collection methods, reading and recording, and managing writing materials that are appropriate and relevant to the topics used in this study so that an understanding and concept of digital talent development is obtained, especially for millennial Muslims in facing the digitalization of the sharia economy in the era of society 5.0. The flow of literature selection carried out by researchers in this study by Francis & Baldesari, (2006), is as follows:

1. Compiling research questions and determining search keywords that are relevant to the topic of study
   The research questions to be answered in this study are as follows: How is the concept of digital talent development reviewed from the needs of sharia economic human resources in the economic and sustainability aspects? The keywords used in the literature search are: Society 5.0, Development, (Development) digital talent, sustainability, innovation, and innovation.
2. Conducting a search for academic literature on the search database
   A search for academic literature was conducted on ProQuest, PubMed, Research Gate, SagePub and Scholar database. The selection of this database is intended to obtain a variety of academic literature with a wide reach. The literature selected is literature that can be accessed openly.
3. Conducting filtering by applying criteria to the literature search results
   Literature that discusses human resource development, especially related to digital talent, Literature that focuses on discussing aspects of economic development and sustainability, especially in the field of Islamic economics, Literature that discusses the use of technology in the era of society 5.0.
4. Conducting analysis and synthesis of academic literature
   Literature that has met the inclusion and exclusion criteria will be summarized and synthesized so that it can be studied with aspects that support the study topic.
5. Implementing quality control of search literature
   In this section, the quality of the analysis and synthesis of academic literature will be re-ascertained so that it has a high level of relevance to the main topic.
6. Writing the final report of the literature review
   Writing the final report of the literature review aims to convey an overview of the results of the analysis and synthesis of literature that falls into the inclusion and exclusion criteria in full. The final report will be written in the results and discussion section.

Data Collection and Sample Techniques

This literature review uses four databases, namely Research Gate, Pubmed, Portal Garuda and Google Scholar which were searched from 2010 to 2023. Reports in the form of research results/scientific journals, reviews and books that discuss the development of digital talent, digitalization of the sharia economy and the era of the digital economy. used as

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keywords in searching electronic databases. Articles are selected based on the title and abstract information with full text.

The data collection process is carried out by filtering based on criteria determined by researchers from each academic literature or from various sources, including journals, books, documentation, the internet and relevant libraries. The sample collection criteria are as follows:

1. The year of the literature source taken in the last ten years, the suitability of the writing keywords, the relevance of the writing results and discussions.
2. Strategy in collecting various literature using accredited journal sites such as ProQuest, PubMed, Research Gate, SagePub and Scholar.
3. An effective way of writing for journal settings by entering keywords according to the title of the writing and conducting a search based on an advanced search related to the development of digital talent.
4. Conduct a search based on full text.
5. Conduct an assessment of the literature from the abstract whether.

Data Analysis Method

The analysis of this literature review data uses the critical appraisal method with conceptual review. Critical appraisal is the process of analyzing literature that is used as a source of data used. reviewed to select those that are in accordance with the topic. From the search that has been done in various sources that meet the research topic. After that it is analyzed and poured into a concept.

RESULTS AND DISCUSSION

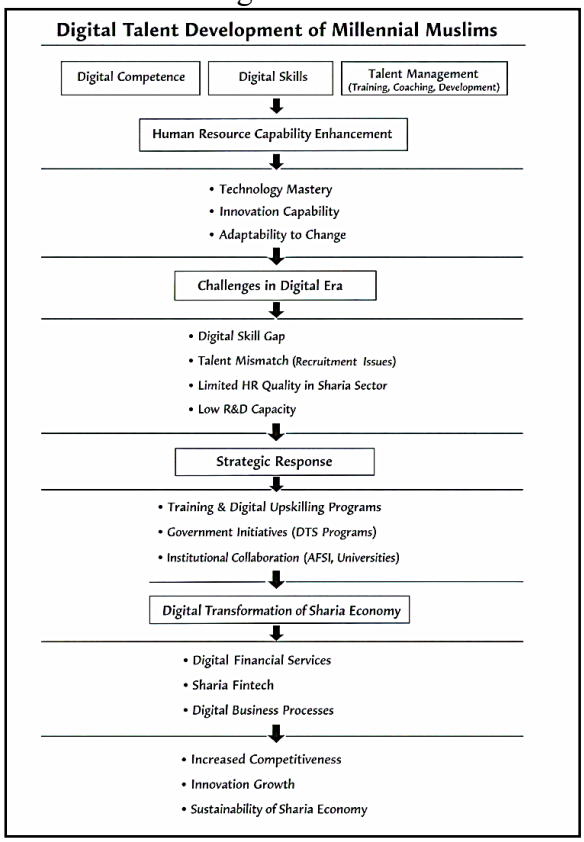
Development of Digital Talents of Muslim Millennials in Facing the Digitalization of Sharia Economy in the Era of Society 5.0

The development of current technology has had a major impact on various sectors, including in business activities. where the business world seems to be an activity that is never separated from the sophistication of developing technology, facing the era of society 5.0 where this era directs more on how we use the technology itself, and how we can utilize and live side by side with the technology. The sharia economy has now developed not only through traditional transaction methods but has also entered into the adaptation of technological disruption. This phenomenon is certainly the basis for how sharia economic actors must be able to improve their business processes, of course, in facing the era of business digitalization. for this we need to prepare digital talents, especially for the millennial generation, where Indonesia is dominated by a productive generation with a demographic bonus, therefore the development of digital talents in facing the digitalization of the sharia economy in the era of Society 5.0. we need to do so that the capacity of the millennial generation has a role in the development of the sharia economy in the future. seeing the various literature that is developing that discusses talent development, we need to study it to formulate a concept like what is needed so that the millennial generation is ready to face the digitalization of the sharia economy, especially in the era of society 5.0. as in Edwards, (2021) related to Employees Perceptions of Talent Development During a Digital Walden University, states that there are several talent capabilities that are very much needed and must be mastered by every HR, namely digital competencies basic knowledge, skills, abilities, and other characteristics that every employee needs to use digital devices and applications

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effectively to work. Digital skills employee abilities according to the qualifications needed to support digital transformation. digital technologies a combination of technologies used in order to improve services, business processes, and organizational or company innovation. Digital transformation strategic implementation and utilization of digital technology to improve organizational processes, operational efficiency, and customer service to create added value and sustainable competitive advantage.

Figure 1. Conceptual Model of Digital Talent Development in Supporting Sharia Economic Digitalization



Source: Author's own (2026)

The findings of this study indicate that digital talent development among millennial Muslims plays a central role in supporting the digital transformation of the sharia economy. The development process begins with strengthening digital competence, digital skills, and talent management practices, which collectively enhance human resource capabilities. These capabilities enable individuals to adapt to technological changes, foster innovation, and respond to increasing competition in the digital economy. However, several challenges remain, including the digital skills gap, talent mismatch, and limited human resource quality in the sharia sector. To address these challenges, strategic responses are implemented through training programs, government initiatives, and institutional collaboration. These efforts accelerate the digital transformation of the sharia economy, particularly in financial services and digital business processes. Ultimately, this transformation leads to improved competitiveness, increased innovation, and the sustainability of the sharia economy in the Society 5.0 era.

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Based on what was stated by Edwards, (2021) related to Employees Perceptions of Talent Development During a Digital Walden University, it can be seen that the ability to be proficient in using technology is a necessity that needs to be formed, considering that the development of business digitalization is increasingly growing, including in the sharia economy which has begun to project its activities into the digitalization of the sharia economy. for that digital competence is important for the readiness of human resources who play an important role in the sustainability of the sharia economy in the current era of business digitalization. in addition, Edwards also said that a development approach is very much needed to form digital skills that meet the demands of today's transformation. for the sharia economy, of course, this is not difficult considering that millennial Muslims are more adaptable to technological developments considering that for millennials the digital world is not something new but needs to be developed through approaches that are of a skill-forming nature, especially digital skills in supporting various aspects of the sharia economy. where it is necessary to foster sustainable digital culture learning by offering various methods such as training to develop digital skills needed by the sharia economy as readiness in providing human resources in the future. Therefore, talent development is an important function in talent management which is a strategic factor in creating value for an organization or company (Sparrow & Makram, 2015). In its practice, an organization or company uses a talent review process and meetings as a form for the organization to identify their talents, but the assessment method and its validity for this practice have not necessarily been tested and found (Mäkelä et al., 2010). Talent development in this case digital talent is part of the human resource management function. Education, training, and HR development carried out by organizations or companies can improve the abilities possessed by employees such as theoretical and conceptual abilities that are in line with current workforce needs. Aisyah et al., (2021) the existence of training and development, mentoring, coaching and succession planning are all tools that shape talent in the development of talent abilities possessed by each individual. There are several tips that a company can apply, especially in relation to human resource management. Talent management is usually related to competency-based human resource management, which is measured based on certain rules that include personality, character, skills, experience, and knowledge.

Challenges faced in preparing Millennial Muslim Digital Talent for the sustainability of the sharia economy in the Digital Economy era

The business world competition is now increasingly tight, all economic actors are improving in overcoming this competition, including sharia economic actors, who may still be unfamiliar to some people. However, the development of the sharia economy is now comparable to the conventional economy, this is proven by the sharia economy starting to enter the digitalization era, this is certainly to overcome competition and answer challenges amidst the rapid flow of technology that makes economic actors increasingly improve to be able to develop their businesses.

The sophistication of technology is now a challenge for the business world, not only a large-scale business expansion but also how to prepare the availability of resources that can support and adapt to technological developments. Seeing that the millennial generation in Indonesia with a very large number and the Indonesian population with a Muslim majority, it further strengthens the existence of the sharia economy which is now growing rapidly. Of course, the current challenge makes sharia economic actors increasingly improve how the millennial generation is prepared from an early age with various training, both soft skills and

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hard skills as an effort to answer the challenges in the current era of business digitalization that has been carried out by various business actors. Seeing this, of course, the biggest challenge for the sharia economy to survive and develop is how the human resources owned by sharia economic actors can be more open to technological developments that must be faced and be on par with other business actors.

In the era of the Digital Economy, mastery of technology and information is now a challenge for human resources in the business process. The millennial generation with a character that is known to be quite close to the use of technology is now the spearhead and hope for the sustainability of the sharia economy in the future. Seeing this certainly also has an impact on the process of how sharia economic actors can selectively prepare human resources, it can be started with the recruitment process of employees who have a central role to occupy certain positions or even replace senior workers who are entering retirement age. considering that the current workforce is more dominated by the younger generation or the millennial generation, but the challenge in the readiness of millennial Muslims in Indonesia in driving the wheels of the sharia economic business is now also a challenge in the process of procuring human resources that are not just looking for human resources to fill certain positions, but also ensuring that new talents recruited have the qualifications that match the needs (Tarique & Schuler, 2010). The current challenge also makes the process of finding talented employees in the digital era very difficult, especially since the sharia economy for the millennial generation has its own view by seeing that the availability of productive forces in Indonesia is very high, in addition to the need for workers by companies also continues to increase. but as a result, employee recruitment becomes a complicated process considering the current era of the digital economy by providing HR qualification standards that are able to master technology and are able to compete (Gilch & Sieweke, 2020).

In addition, Indonesia's challenges in developing the Sharia Economy according to Sutan Emir Hidayat as Director of Sharia Financial Education and Research KNKS there are five challenges in developing the sharia economy, namely the low support of Sharia finance in the halal industry, the absence of a Sharia bank that has Book 4 assets, the lack of qualified Sharia economic human resources, and finally the low research and development capacity (Permata, 2019). Seeing this statement, it can be said that the sharia economy must continue to strive to overcome these challenges, one of which is through various steps such as training and workshops related to digital talent that must be developed for the readiness of HR in facing competition in the digital economy era, especially for the sustainability of the sharia economy.

Readiness of Sharia Economic Actors in Facing Competition in the Era of Sharia Economic Digitalization

Emerging as a country with the highest digital economy in Southeast Asia in 2022, Indonesia is also predicted to have a digital economy value of up to USD130 billion in 2025. The government also continues to encourage the creation of digital talent by accelerating the improvement of skills and productivity through various policies. This is where the role becomes important. How can we quickly adapt to industry needs through self-capacity development.

The need for digital talent is not sufficiently met by college graduates or the current workforce alone. With the increasing need for digital talent, early preparation is needed.

Even in an effort to accelerate digital transformation, the government through the Ministry of Communication and Information in 2023 will work on training for the digital

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sector of the sharia economy. This was conveyed by the Head of the Research and Development Agency (Litbang) of Human Resources of the Ministry of Communication and Information of the Republic of Indonesia, Dr. Hary Budiarto, S.T., M.Kom. Some time ago, Vice President Makruf Amin invited the relevant ministers to a meeting to form the Indonesian KNEKS (National Sharia Economic Commission) team (Stikosa, 2023). This team was formed to provide training to the community about sharia economics through digital technology.

In accordance with President Jokowi's mandate in implementing the acceleration of the digital transformation of the Indonesian people, the Ministry of Communication and Information has 8 Digital Talent Scholarship (DTS) training programs. Namely FGA (Fresh Graduate Academy), VSGA (Vocational School Graduate Academy), TA (Thematic Academy), ProA (Professional Academy), GTA (Government Transformation Academy), DEA (Digital Entrepreneurship Academy), DLA (Digital Leadership Academy), and TSA (Talent Scouting Academy).

The Indonesian Sharia Fintech Association (AFSI) encourages increasing the digital capacity of human resources in the sharia economic sector. This is realized by the launch of AFSI Academic Partner which is a collaborative education and training program between universities and AFSI. AFSI Chairman, Ronald Wijaya said that digital talent is very much needed by the sharia industry in the future (Puspaningtyas, 2022). The concept of sharia fintech is also increasingly in demand along with the increase in public understanding or literacy. Seeing this, researchers concluded that sharia economic actors are ready to face the era of society 5.0. with the many efforts that have been made

As a form of readiness for the digitalization of the sharia economy supported by qualified human resources, it illustrates that the sharia economy can be on par with the conventional economy, many of which are above it. various policies and regulations of support from the government are also increasingly rapid, with government intervention that support for readiness in developing digital talent in Indonesia itself has begun to be implemented every year considering the increasing demand for digital talent and also the transformation in the digital economy era, especially the digitalization of the sharia economy. Therefore, AFSI is committed to expanding and deepening the scope of sharia fintech literacy to the formal education sector, such as universities. With the existence of programs or training related to digital sharia for students, it is hoped that more digital talents will emerge.

Even in other literature, it is said that the Minister of Religion Yaqut Cholil Qoumas stated that the development of digital talent in Indonesia needs to be continuously improved to strengthen the sharia economy. The world is facing the challenge of developing information technology, therefore digital transformation efforts are needed so that the development of digital talent is a must," he said in the seminar "Sharing Happiness Towards Talent Development & Digital Transformation for the Sharia Economy" in Cimanggis, Depok, West Java, Thursday (7/7/2022). He added that the development of digital talent and the transformation of the sharia digital economy can strengthen the sharia economy. "That will strengthen the role and increase the potential for developing the sharia economy in Indonesia as the country with the largest Muslim population in the world.

The digitalization of the sharia economy is very important and necessary to continue the development of information and communication technology that is increasingly reaching the hands (gadgets), and various business application functions are increasingly being offered and easy to use by users. and the business world such as industry, banking and education, like it or not, the economy is growing and developing, especially the sharia economy which is

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increasing in the current era. Sharia economic role-holding products such as Sharia Banks with mobile banking applications, sharia insurance with online service products, then the digitalization of the sharia economy will be formed according to existing and ongoing needs and developing supporting technologies.

The digitalization of the economy is able to encourage information about sharia economic products to the millennial community from those who are less familiar with learning it, even increasing the interest and desire of millennials to learn sharia economics (Atmajaya & Mubarok, 2022). The economy participates in accelerating the development of the sharia economy. The ease of use achieved through the digitalization of the sharia economy automatically opens up wider business opportunities and better prospects in various fields. It is time for the millennial generation to take a more active role in the development and progress of the sharia economy. It can be said that the millennial generation is the most important key to the development of the sharia economy and the improvement of the Indonesian economy globally.

CONCLUSION

Digital Talent Development for millennial Muslims needs to be carried out comprehensively and consistently, various efforts have been carried out by both regulators and sharia economic actors themselves. This is of course in preparing talents who are ready for competition in the digital economy era. Currently, the sharia economy is in the competitive ranks of the business world, for that the development of digital talent in facing competition in the era of society 5.0. continues to be pursued. Sharia economic actors in addition to transforming into business digitalization also need to develop their human resources so that they have a Critical Thinking soul and instill the values of Creativity, Collaboration and Communication and are supported by digital HR, supporting technology, research and innovation as a form of facing the Digitalization of the sharia economy in the era of society 5.0. This study demonstrates that digital talent development is a critical driver of sharia economic digitalization in the Society 5.0 era. The proposed framework highlights that digital competence, mindset, and institutional support are key determinants of transformation success. The study emphasizes the importance of integrating technological capability with sharia values to ensure sustainable development. Theoretically, the study shows that digital talent development in value-based economies requires an ecosystem perspective rather than a firm-centered one. Practically, HR managers in sharia institutions can use the proposed dimensions as a basis for competency models and recruitment criteria, while policymakers can align digital talent programs with specific HRM functions. Future research is recommended to empirically test this framework using quantitative methods. This study contributes to human resource management (HRM) by extending talent management from the organizational level to an ecosystem-level framework that integrates Islamic work values, dynamic capabilities, and institutional support for developing digital talent among millennial Muslims in the sharia economy.

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