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Analysis of the Role Indonesian Sharia Bank in Developing Halal Tourism in Makassar City

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ABSTRACT

This research aims to look at the role of Bank Syariah Indonesia in developing halal tourism in Makassar City. This research uses primary and secondary data by conducting interviews, literature studies, and documentation. This research uses qualitative research methods and a descriptive approach. The research results show that Bank Syariah Indonesia in Makassar City has a role in developing halal tourism in the culinary business sector, as well as travel service providers and lodging providers, through financing provided to halal tourism business actors. The financing provided by Bank Syariah Indonesia in Makassar City to business actors is micro-business financing and Rahn financing, which uses Murabahah and Rahn contracts.

Kata Kunci: Bank Syariah, Halal, Pariwisata

ABSTRAK

Penelitian ini bertujuan untuk melihat Peran Bank Syariah Indonesia dalam mengembangkan wisata halal di Kota Makassar. Penelitian ini menggunakan data primer dan data sekunder, yaitu dengan melakukan wawancara dan studi kepustakaan serta dokumentasi. Penelitian ini menggunakan metode penelitian kualitatif dengan menggunakan pendekatan deskriptif. Hasil penelitian menunjukkan bahwa Bank Syariah Indonesia di Kota Makassar memiliki peran dalam mengembangkan wisata halal yakni pada Sektor Usaha Kuliner, Penyedia Jasa Travel dan Penyedia Penginapan melalui pembiayaan yang diberikan kepada para pelaku usaha wisata halal. Adapun pembiayaan yang di berikan oleh Bank Syariah Indonesia di Kota Makassar kepada para pelaku usaha ialah pembiayaan Usaha Mikro dan pembiayaan Rahn yang menggunakan Akad Murabahah dan akad Rahn.

INTRODUCTION

Islamic teachings do not prohibit humans from fulfilling their needs or desires, as long as by fulfilling them, human dignity can increase. Everything on this earth was created for the benefit of humans, but humans are ordered to consume goods or services that are halal and good in

moderation, not excessively. Fulfilling needs or desires is still permissible as long as it increases *maslahah* (goodness) or does not bring harm (P3EI, 2013).

In the Islamic economic system, humans are encouraged to work and strive; work is part of worship and *jihad* if the worker is consistent with the rules of Allah SWT, has pure intentions, and does not forget Him. By working, every individual can fulfill his daily needs and meet his family's needs, whether working from his production or the services we provide to other people. Moreover, all forms blessed by the Islamic religion can only be achieved through work (Qardhawi, 1997).

Fulfillment of needs is not only obtained by working or not producing something. Working to earn money is obtained by being a superior or subordinate. Subordinates, or what is usually called workers, receive results in the form of salaries or wages (*Al-Ujrah*) to ensure prosperity in life. The name prosperous means peace or contentment according to the experiences felt in everyday life.

As in several definitions, human resources (HR) are one of the important factors that cannot even be separated from a business; human resources (HR) are also the key that determines the strength of a business. Human resources (HR) people who are employed in an organization as a mover, thinkers, and planners to achieve the goal of the business being run (Sutrisno, 2009)

Human resources are the only resources that have feelings, desires, skills, knowledge, encouragement, power, and work. Human resources must be interpreted as a source of strength from humans that a business or organization can utilize. By adhering to this understanding, the term resource means human resources and power. This opinion is relevant in the framework of thinking that to become a strength, the quality and competence of human resources must be increased (Sutrisno, 2009). In a type of business, the skills of human resources also need to be considered, namely to see whether they can carry out their duties at work or not. One of the long-term goals of Indonesia's national development is improving the quality of human resources (HR)

Human resources and technology are considered a competitive advantage in catching up with developed countries. Even though technological progress has a large role in encouraging economic growth, in making technology development policies, one must consider the resources owned, the problems faced, and the development goals (Mulyadi, 2008).

Efforts to improve the quality of human resources (HR), both as human beings and as development resources, feel increasingly important to create a strong, independent, and reliable economic structure as a joint effort based on the principle of kinship and economic democracy. The expected characteristics of the economy are increasing people's prosperity through high growth rates and good national stability (Mulyadi: 2008: 216).

According to Qardhawi (1997), workers' creativity always develops their skills and expertise. Because only the workers themselves know the ins and outs of the most efficient production, their expertise, and skills are not only obtained from outside the production process through learning by doing, which means working while learning. If this innovation ability is accumulated, each employee will become more efficient.

The process of forming the ability to innovate is a process that is cheap and also carries the smallest risk of failure compared to innovation, which is more basic. Because this kind of innovation, no matter how small, is carried out on all factors that determine the output of the production process that already exists in every economic activity (Tanjung, 2017).

Talking about labor has something to do with what will be done in a job that aims to carry out, manage, or produce something by expecting reciprocity from the work that has been done, namely what is called salary or wages. As we perceive in daily life without prosperity, prosperity in the Islamic economy, namely wages (Al-Ujrah) for labor, affects the minimum life of workers. This means that the greater the wage (Al-Ujrah) received by the worker, the level of prosperity will increase; conversely, if the wage (Al-Ujrah) of the worker is smaller, the level of prosperity of the worker will also be lower.

Wages are the rights of workers/laborers received and expressed in the form of money as compensation from entrepreneurs or employers to workers/laborers, which are determined and paid according to a work agreement, agreement, or statutory regulations, including allowances for workers/laborers and their families for a job and service that has been or will be performed. This means that if it is in the work agreement, then the payment of wages (Al-Ujrah) in the work agreement applies. If it has been stated in the agreement, then the payment of wages (Al-Ujrah) in the agreement is valid. However, there is none in the work agreement or agreement. In that case, the payment of applicable wages (Al-Ujrah) follows the wage provisions determined by law, in this case regarding minimum wages (Al-Ujrah), including wages (Al-Ujrah) sectoral (Ghazaly et al., 2010).

From the salary or wages (Al-Ujrah) obtained, there are other interactions from various audiences and interactions, so humans need a means of exchanging goods for other goods. As time goes by, something called money as a means of exchange has been born, and it then circulates in a place called the market, either in the form of the money market or the capital market. Money functions as a unit of account, a transaction tool, a storage of value, and a standard for future payments. Money is also a tool to facilitate exchange (Sholihin, 2010).

In Islamic law, wages (Al-Ujrah) given to workers must have appropriate, justice and benevolence elements. Apart from that, the contract between the entrepreneur and the worker must also fulfill the conditions specified in Islamic law and wage limits (Al-Ujrah) both in the form of the amount of wages (Al-Ujrah) given and the timely payment of wages (Al-Ujrah) to workers. Determining wages (Al-Ujrah) or salary in Islam is based on work services and the usefulness or benefits of one's labor. In the practice of giving wages, following the market wage system, wage system (Al-Ujrah) in percent, progressive wage system (Al-Ujrah), wage system through scale and wage structure (Al-Ujrah), and so on. This depends on the type of work, workload, time, and others (Nawawi, 2012).

However, in this wage system or this small and medium Emping Melinjo business, usually, wages (Al-Ujrah) depend on how much raw material is processed into Emping Melinjo by female workers, which will later be calculated in percentage of kilograms (Kg) when paid. By business owner Emping Melinjo. So the more melinjo the workers process into chips, the more wages (Al-Ujrah) or money the business owner will pay. What needs to be discussed in this writing is money as a transaction tool that fulfills some daily needs and as a means of exchange for both buying and selling as well as wages, salaries, and so on. The standard of money also has its use, namely as a tool to achieve benefits in everyday life, because without money, there is no way to survive in the realm of life and achieve needs.

METHOD

This research uses a qualitative approach using the Descriptive Analytical method. In this case, the author uses a way to describe the role of Bank Syariah Indonesia in Makassar City in developing halal tourism in Makassar City. According to Margono (2010), qualitative research produces descriptive data in the form of written or spoken words and the behavior of people who can be observed. Meanwhile, the analytical descriptive method is a method used to provide an overview of the object being researched based on data collected based on facts in the field, and the results will be processed and analyzed to conclusions (Sugiyono, 2019).

RESULTS AND DISCUSSIONS

1. The Role of Sharia Banks in Developing Halal Tourism in Makassar City

The development of the Sharia banking industry in Indonesia is based on laws and policies issued by the government and banking authorities. One of the laws underlay the initial development of Sharia banking was Law No. 21 of 2008 concerning sharia banking, which was issued on 16 July 2008. With this law, the development of the national Sharia banking industry has a fairly strong legal basis, thus encouraging faster growth. The growth of Sharia banking in Indonesia continues to be driven by the banking authority, namely the Financial Services Authority, towards the Sharia banking industry.

The role of Islamic banks in Makassar City so far can be seen from the financing provided to the tourism industry, the provision of products for tourism actors, and participation in events held by the Tourism Office in the form of sponsorship. The role of hotels in increasing the potential of halal tourism is carried out by providing accommodation according to Sharia standards covering product, service, and management aspects. If sharia standards have yet to be met, accommodation must include adequate purification facilities, facilities that make it easier to worship, and halal food and drinks. The hotel also promotes Makassar's branding as world halal tourism to local and foreign tourists. Based on the dimensions of the role of Islamic banks in this case, they have a role, including as a policy, because it is the right choice to develop the tourism industry and gain financial benefits from the distribution of capital funds. Sharia Banks, in distributing funds, also act as a strategy because apart from supporting the tourism industry of the people in Makassar, they also attract trust and support, thereby generating community loyalty in taking financing from Sharia Banks.

Furthermore, regarding channeling funds, Sharia Banks also act as a communication tool because they have tools or instruments in the form of product and service information that can influence people's viewpoints and preferences in determining alternative capital financing for tourism business development. Moreover, in distributing funds to players in the halal tourism industry, the Sharia Bank also plays a role as a dispute resolution tool, namely as alternative financing for business actors with capital constraints in developing their businesses. Indirectly, the role of Sharia Banks in developing the tourism industry covers all dimensions of the role. If related to the main role of Sharia banks in reviewing various aspects, Sharia banks in developing halal tourism play a role as economic enablers of the people because they aim to channel funds so that tourism industry players can develop and be empowered to increase their economic welfare.

2. Sharia Banking Views on Halal Tourism Business Opportunities

Makassar is the gateway for halal tourism in Makassar City, also South Sulawesi's capital. In this case, it is increasingly becoming an attraction with the presence of a halal tourism icon, namely the Al Markaz Raya mosque. This is a positive prospect for halal industry players and investors to develop halal tourism in Makassar and Indonesia. In an interview with Bank Syariah Indonesia (BSI) in Makassar City, he stated that:

"Halal tourism is a good business opportunity in Makassar. With the existence of the Baiturrahman Grand Mosque, it has become more attractive for tourists both from within the country and abroad to visit Makassar. "This will increase the development of halal tourism in Makassar."

In this case, Makassar, a region that upholds Islamic law, is an important capital for the government, halal industry players, investors, and especially banks that adhere to conventional and sharia systems to provide funds for halal industry players. Tourism can develop and be empowered by providing capital for industry players so that its economic welfare can increase.

Makassar is also the gateway for halal tourism in the province of South Sulawesi. In this case, it becomes increasingly attractive with the presence of a halal tourism icon. This is a positive prospect for halal industry players and investors to develop halal tourism in Makassar and Indonesia. In an interview with Bank Syariah Indonesia (BSI) in Makassar City, he stated that:

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In this case, Makassar, a region that upholds Islamic law, is an important capital for the government, halal industry players, investors, and especially banks that adhere to conventional and Sharia systems to provide funds for halal industry players.

3. Opportunities for Indonesian Sharia Bank in Makassar City in developing Halal Tourism in Makassar City

As a capital provider institution, Bank Syariah Indonesia (BSI) is a solution for developing halal tourism businesses. Makassar is a region that adheres to and implements Islamic values in government and society. This is an opportunity for Bank Syariah Indonesia (BSI) as follows:

- a. Bank Syariah Indonesia offers various types of financing products to business actors.
- b. Bank Syariah Indonesia Kcp Ulee Kareeng educates business people on how to keep good business bookkeeping.

Bank Syariah Indonesia (BSI) offers a solution in responding to and seeing opportunities in the halal tourism industry, namely as a provider of capital sources and also as a participant in a provider of education for business actors so that the capital used by the purpose of providing funds, namely as appropriate and profitable capital. Benefits for business actors and Bank Syariah Indonesia (BSI). We are supporting the development of halal tourism in Makassar, especially the city of Makassar.

According to observations by Bank Syariah Indonesia (BSI) in Makassar City, several focuses support halal tourism in Makassar, namely: Culinary Business Sector, Lodging Provider Sector, Travel Services Sector. These three sectors are a segmentation for Bank Syariah Indonesia (BSI) in Makassar City to contribute to the development of halal tourism in Makassar. This contribution is a stimulus to fund the halal tourism sector so that its capital and governance comply with the

provisions of Islamic law. Halal tourism is one of the economic supporting sectors that brings more income to people interested in moving into the halal tourism industry. However, for some time, the development of halal tourism has slowed down due to limited visits resulting from the COVID-19 outbreak.

In response to this slowdown, Bank Syariah Indonesia (BSI) in Makassar City is trying to adapt to these conditions by continuing to support the development of halal tourism in Makassar. In reaching and encouraging the halal tourism industry, Bank Syariah Indonesia (BSI) in Makassar City provides financing products that business actors can access:

"To reach business players in the halal tourism industry, Bank Syariah Indonesia (BSI) in Makassar City launched several products summarized in two broad lines: funding and financing. Funding was carried out by Bank Syariah Indonesia (BSI) in Makassar City, which utilizes a technological facility called Indonesia Syariah Mobile to reach and be accessed by the public easily. "Furthermore, for financing products, Bank Syariah Indonesia (BSI) in Makassar City offers Micro Banking products specifically distributed to finance MSMEs such as homestays, culinary businesses and other halal tourism supporting businesses."

The use of technology during the COVID-19 pandemic has a very positive influence on society's ability to remain productive. This is considered very appropriate for Bank Syariah Indonesia (BSI) in Makassar City to reach and provide services to the community, both customers and halal tourism businesses. The existence of microbanking financing is a priority for MSME business actors who want to take out financing at Bank Syariah Indonesia (BSI) in Makassar City.

The existence of the halal tourism industry allows the financing sector carried out by Sharia banks to face challenges and focus on reaching the halal tourism industry. Responding to these opportunities and challenges, Bank Syariah Indonesia (BSI) in Makassar City stated that:

"The opportunities for the halal tourism sector in Makassar are very large. This can be seen from the extensive culinary industry and the high need for housing for tourists. Apart from that, the smooth condition of the tourism sector can also be seen from the growth of travel, which facilitates tourists enjoying culinary delights in Makassar and using homestay facilities or hotels that apply the sharia concept in Makassar. "As for the challenge, the average business actor has not been educated on how to make good business bookkeeping. This is a challenge in itself. Finally, Bank Syariah Indonesia (BSI) in Makassar City has the opportunity to educate business people on how to do good business bookkeeping."

The challenges faced by Bank Syariah Indonesia (BSI) in Makassar City are almost the same as those faced by other Sharia banking industries. Where the funds disbursed by Islamic banks are considered not to be used and placed properly, with poor bookkeeping and accounting treatment, customers' cash flow in the halal tourism industry becomes irregular and systematic. So, there are profits and losses for the bank. In that case, it is difficult to identify the continuity of business capital, which can cause payment failure or bad credit, which can be detrimental to the bank and customers.

Bank Syariah Indonesia (BSI) in Makassar City is not alone in playing a role in increasing the development of the halal tourism industry. Many banks and financing institutions are competing to increase customer interest in taking out financing. In response to this, Bank Syariah Indonesia (BSI) in Makassar City stated that:

"Bank Syariah Indonesia (BSI)'s strategy in Makassar City in facing competing banks is one of them improving the service technology contained in the MSM (Mobile Syariah Indonesia) feature. There are many features in Syariah Indonesia Mobile, which are forms of service that can be accessed at any time. Then there is also an approach to religious aspects towards conventional ones with the legal umbrella of the Regional Autonomy Law or the implementation of

Islamic law and the Makassar Government Law as the legal umbrella for the birth of QANUN LKS No. "This Decree 11 of 2018 supports Bank Syariah Indonesia (BSI) in Makassar City in running its business and dealing with conventional bank competitors so that Bank Syariah Indonesia (BSI) in Makassar City can embrace MSME players to have a halal tourism concept."

The development of information technology has become a competitive advantage for the banking industry in providing services without meeting face-to-face at the bank. This is a low-cost strategy that customers can access anytime and anywhere. Indonesian mobile sharia services are the most efficient and effective strategy for reaching, serving, and promoting customers. Apart from that, good regulatory factors also strengthen the legality of Sharia banking in Makassar. The specificity of the Sharia banking industry is an added value for Bank Syariah Indonesia (BSI) in Makassar City to become superior Sharia banking and gain more value in the eyes of the Makassar community who uphold Sharia-based financing.

In its operations, Bank Syariah Indonesia (BSI) in Makassar City controls Micro Banking financing by applying the 5C concept, namely: 1) Character, 2) Capacity, 3) Capital, 4) Collateral, and 5) Condition. The 5C concept is a filter that is used as a tool to verify customer eligibility in obtaining financing. Furthermore, when the customer has been verified, the next process is assisting the customer by consistently communicating daily, weekly, or monthly. Not only that, Bank Syariah Indonesia (BSI) in Makassar City also appreciates customers who have smooth business conditions with easy access to financing and special prices, including multi-purpose payments using the MSM (Mobile Syariah Indonesia) feature.

4. Challenges of Bank Syariah Indonesia in Makassar City in developing halal tourism in Makassar City

Bank Syariah Indonesia (BSI) is developing halal tourism businesses and working with others. There are external and internal challenges that are considered by Bank Syariah Indonesia (BSI) in analyzing the risks of efforts to respond to opportunities in developing halal tourism. The challenges faced by Bank Syariah Indonesia (BSI) include:

- a. Lack of trust from the people of Makassar.
- b. The availability of human resources who understand jurisprudence and financial aspects still needs to be improved (poorly qualified human resources).
- c. Business actors have yet to be able to keep good business bookkeeping; this is a challenge in itself.
- d. Ease of access to funding has yet to be efficient and effective.
- e. Educational assistance for developing halal tourism businesses still needs to be more optimal.
- f. Product innovation that can be accepted by the public and compete with other banks.
- g. Providing transaction facilities and infrastructure easily accessible to customers and tourists.

The challenges of Bank Syariah Indonesia (BSI) are not only the most important consideration for the success of Bank Syariah Indonesia (BSI) in responding to opportunities in its contribution to the development of halal tourism. This challenge can come from within, namely from the ability of employees to develop products and provide services to customers by Islamic regulations. Furthermore, there are challenges from outside, namely from competitors, in the form of products offered. The product must be by the customer's wishes so that customers are interested in taking out financing. Another challenge is the services provided by Bank Syariah Indonesia (BSI), which must provide easy access to funding and easy bureaucracy, which must be created so that

people are interested in taking out financing because it is easy. These challenges are a consideration for Bank Syariah Indonesia (BSI) to analyze the opportunities and challenges that arise from efforts to develop halal tourism businesses. These considerations will make it easier for Bank Syariah Indonesia (BSI) to provide good service to customers and the community to develop halal tourism.

CONCLUSION

Islamic banks have a role as a policy because they are the right choice to develop the tourism industry and gain financial benefits from the distribution of capital funds. Sharia Banks, in distributing funds, also act as a strategy because apart from supporting the tourism industry of the people in Makassar, they also attract trust and support, thereby generating community loyalty in taking financing from Sharia Banks.

Furthermore, regarding channeling funds, Sharia Banks also act as a communication tool because they have tools or instruments in the form of product and service information that can influence people's viewpoints and preferences in determining alternative capital financing for tourism business development. Finally, Sharia Banks, in distributing funds to players in the halal tourism industry, also act as a dispute resolution tool as alternative financing—business actors with capital constraints in developing their businesses. Indirectly, the role of Sharia Banks in developing the tourism industry covers all dimensions of the role. If related to the main role of Sharia banks in reviewing various aspects, Sharia banks in developing halal tourism act as economic enablers of the people because they aim to channel funds so that tourism industry players can develop and be empowered to increase their economic welfare.

Bank Syariah Indonesia (BSI) in Makassar City offers a solution to responding to and seeing opportunities from the halal tourism industry. Bank Syariah Indonesia offers various financing products for business actors, and Bank Syariah Indonesia in Makassar City educates business actors on creating proper business bookkeeping. Good. Apart from seeing opportunities, Bank Syariah Indonesia in Makassar City, Kareng, has challenges in developing Halal Tourism in Makassar City, including the lack of trust from the people of Makassar, the availability of human resources who understand aspects of jurisprudence as well as financial aspects is still very limited (less than qualified human resources), the actor's businesses have not been able to keep good business books, this is a challenge in itself, Ease of access to funding which is not yet efficient and effective, Educational assistance in developing halal tourism businesses which is still less than optimal, a Product innovation that can be accepted by the public and can compete with other banks, Provision of facilities and transaction infrastructure that is easily accessible to customers and tourists. Bank Syariah Indonesia (BSM) in Makassar City offers a solution to responding to and seeing opportunities from the halal tourism industry.

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