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The Role of Sharia Banking in the Development of the Halal Tourism Industry in Indonesia: Opportunities and Challenges in Bengkulu Province

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ABSTRACT
Purpose: *This study aims to examine the role of Islamic banking in the development of halal tourism in Indonesia, with a particular focus on identifying both opportunities and challenges.*
Design/Methodology: *This research employs a qualitative approach with a descriptive-analytical method. The study is based on a literature review and analyzed through several stages, including classification, reduction, and verification of sources related to halal tourism.*
Findings: *The findings indicate that Islamic banking holds a pivotal role in advancing halal tourism by providing financing, facilitating sharia-compliant financial services, and fostering synergies with related halal industries. Nonetheless, limited public awareness and competition with conventional banks remain significant challenges to its optimal contribution.*
Practical Implications: *The study highlights that Islamic banking can play a strategic role in financing and supporting halal tourism businesses, particularly by addressing capital constraints. Strengthening collaboration and innovative sharia-compliant financial products will enhance the growth and sustainability of halal tourism in Indonesia*
Originality/Value*: This research contributes originality by examining the intersection of Islamic banking and halal tourism within the specific context of Bengkulu Province, a locus rarely addressed in prior studies. The study advances the discourse by positioning Islamic banking not merely as a financing intermediary but as a structural enabler of halal tourism development, thereby offering a novel perspective on its role in regional economic empowerment and sustainable industry growth*
Keywords: Islamic Banking, Opportunities and Challenges, Halal Tourism

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A. INTRODUCTION

Halal tourism or sharia tourism is a new *trend* in the world of tourism today and is a great opportunity that makes it easier for the Indonesian state to continue to develop sharia tourism and industry in the service sector. Indonesia can have the characteristics of superior tourism and instill that Sharia tourism is inherent with the Indonesian state in the mindset of global tourists. At this time, many people are starting to be interested in halal food, halal lifestyle, and others. The halalness of a product is currently quite important, especially for Indonesia (Hasanah et al., 2023). In the last decade, the development of the Islamic economic system has not only developed in the banking sector but has expanded to other aspects, such as Islamic insurance, Islamic tourism, Islamic hotels and other forms of business based on Islamic sharia in running their businesses.

The role of Islamic banks is very large in the development of halal tourism, especially in Indonesia. Islamic banks are here to be able to improve the national economy and there is a need for transaction practices in accordance with Islamic principles, both among large-scale entrepreneurs and MSME business industries, especially in terms of providing financial needs, Islamic banks indirectly play a role as the halal tourism industry itself and can also support other halal business industries. Therefore, Islamic banking and halal tourism are closely related in the concept of muamalah (Zakkiyah et al., 2024).

The more people, especially business actors, are productive and do not contradict Sharia values, the better the development of the halal tourism sector in Indonesia. Businesses financed by Islamic banking are clearly not contrary to Islamic values. The products or services produced and offered are certainly halal for consumers to use.

Bengkulu Province has the potential for various kinds of tourism, including the tourism potential of the coastal sector in various cities and districts, the plantation-based tourism sector (agrarian), and the beauty of the panorama, both natural and artificial. In fact, the potential for halal tourism in Bengkulu is still not optimal in its application, one of the factors causing it is that every business element as a support for halal tourism is often constrained by capital. Islamic banks that have a role as institutions that can provide capital certainly have a strategic role in terms of business and support halal tourism, especially in Bengkulu. The researcher is interested in conducting research on the role and industry of Islamic banking in the field of halal tourism in Bengkulu.

B. LITERATURE REVIEW

1. Definition of Sharia Tourism

Sharia Tourism is "A tourist activity supported by various facilities and services in accordance with Sharia principles," while what is meant by sharia principles is the principle of Islamic law related to various tourism activities based on fatwas issued by the authorized institution, namely DSN MUI. "Sharia tourism can be defined as various tourism activities supported by various facilities and services provided by the community, entrepreneurs, and government that meet sharia regulations (Misno, 2018).

Tourism becomes one of the sources of regional revenue if it is developed properly. The tourism industry will have an impact on various sectors, be it trade, transportation, and other services with economic value. Sharia tourism means tourist destinations that have Islamic values and also halal food, halal hotels, available worship facilities and others. Sharia tourism considers the basic values of Muslims in its presentation, ranging from accommodation, restaurants, to tourism activities that always refer to Islamic norms. Law of the Republic of Indonesia No. 10 of 2009 concerning tourism also explains that tourism is interpreted as a variety of tourism activities and is supported by various facilities and services provided by the community, entrepreneurs, government, and local governments. This tourism aims to motivate tourists to get happiness and blessings from Allah SWT (Amelia & Murtani, 2019). Sharia tourism will refer to the Sharia Maqosid, especially in terms of maintaining religion, maintaining the soul and intellect and maintaining property. Tourism that in its application does not look at the elements of Sharia maqosid will be able to lead to things that are contrary to Sharia values such as the emergence of non-halal businesses and contain a lot of harm, both service businesses and production products.

Halal tourism is a specialized segment of the travel industry that caters specifically to Muslim travelers, ensuring their religious and cultural needs are met during their journeys. This form of tourism has gained significant traction in recent years due to the growing Muslim population and increased global travel among Islamic communities. The growth of the tourism sector plays a crucial role in strengthening regional economies. As one of the fastest-growing industries, tourism holds considerable potential to serve as a key driver of national economic development, particularly in developing nations such as Indonesia, where it functions as a strategic means of diversifying sources of state revenue (Novrianda & Muttaqin, 2020).

Key aspects of halal tourism include Halal Cuisine, Prayer Facilities, and Islamic financing, such as shariah banking. By providing these services, halal tourism allows Muslim travelers to explore new destinations while adhering to their religious practices and cultural norms. This approach not only ensures comfort and peace of mind for Muslim visitors but also opens up new markets for the global tourism industry.

2. Legal Basis of Sharia Tourism

Sharia tourism has been introduced since 2000 from the discussion of the OIC meeting. Sharia tourism is a tourist demand that is based on the lifestyle of Muslim tourists during the holidays. In addition, sharia tourism is flexible, rational, simple, and balanced. This tourism aims to motivate tourists to get happiness and blessings from Allah SWT (Lestari, 2019).

From the teachings of Islam, to raise the understanding of tourism by associating it with noble destinations, among them are:

﴿ هُوَ الَّذِيْ جَعَلَ لَكُمُ الْاَرْضَ ذَلُوْلًا فَامْشُوْا فِيْ مَنَاكِبِهَا وَكُلُوْا مِنْ رِّزْقِهٖۗ وَاِلَيْهِ النُّشُوْرُ ١٥ ﴾

*"It is He who has made the earth easy for you, so walk in all its corners and eat some of His sustenance. And it is to Him alone that you will be resurrected." (*Q.S Al-Mulk [67]:15)

﴿ اَوَلَمْ يَسِيْرُوْا فِى الْاَرْضِ فَيَنْظُرُوْا كَيْفَ كَانَ عَاقِبَةُ الَّذِيْنَ مِنْ قَبْلِهِمْۗ كَانُوْٓا اَشَدَّ مِنْهُمْ قُوَّةً وَّاَثَارُوا
الْاَرْضَ وَعَمَرُوْهَآ اَكْثَرَ مِمَّا عَمَرُوْهَا وَجَاۤءَتْهُمْ رُسُلُهُمْ بِالْبَيِّنٰتِۗ فَمَا كَانَ اللّٰهُ لِيَظْلِمَهُمْ وَلٰكِنْ كَانُوْٓا
اَنْفُسَهُمْ يَظْلِمُوْنَۗ ٩ ﴾

"And did they not travel the earth and observe what was the consequence of the people before them'? They are stronger than Mereko (themselves) and have cultivated the earth and have cultivated it more than what they have arranged. And their apostles have masterminded them with clear proofs. So Allah does not do them any wrong, but they are the ones who do wrong. " (Q.S Ar-Rum (30):9

The legal foundation of halal tourism is not solely rooted in the Qur'an but is also reinforced by several Hadiths that provide a broader understanding of the significance of travel within Islamic teachings. While the Qur'an highlights travel as a means of reflecting on creation, seeking sustenance, and recognizing divine wisdom, the Hadiths complement this perspective by linking travel with practical and spiritual benefits. For example,

a. Hadith narrated by Ahmat

عَنْ أَبِي هُرَيْرَةَ أَنَّ النَّبِيَّ صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ قَالَ سَافِرُوا تَصِحُّوا وَاغْزُوا تَسْتَغْنُوا.

"From Abi Hurairah, the Prophet (peace and blessings of Allaah be upon him) said: Travel, you will be healthy and fight and you will be satisfied."

b. Hadis narrated by Abdu al-Razzaq:

عَنْ مَعْمَرٍ عَنِ ابْنِ طَاوُوسٍ عَنْ أَبِيهِ قَالَ: قَالَ عُمَرُ: سَافِرُوا تَصِحُّوا وَتُرْزَقُوا

"From Ma'mar, from Thawus from his father, it is said: that Umar said: Travel, you will be well and you will have sustenance.

The concept of sharia tourism is formally outlined in the Regulation of the Ministry of Tourism and Creative Economy and fatwa issued by the National Sharia Council - Indonesian Ulema Council (DSN - MUI). According to the Fatwa of the National Sharia Council Number 108/DSN-MUI/X/2016 concerning Guidelines for the Implementation of Tourism Based on Sharia Principles in the general provisions point 5 states that "Sharia Tourism Destinations are geographical areas located in one or more administrative areas in which there are tourist attractions, worship and public facilities, tourism facilities, accessibility, and communities that are interrelated and complement the realization of tourism in accordance with the sharia principles." The laws and regulations related to sharia tourism are:

1) Regulation of the Minister of Tourism of the Republic of Indonesia Number 1 of 2016 concerning the Implementation of Tourism Business Certification.
2) Regulation of the Minister of Tourism and Creative Economy of Indonesia No. 2 of 2014 concerning Guidelines for the Implementation of Sharia Hotel Business.(Misno, 2018).

3. Characteristics of Sharia Tourism

There are eight standard factors for measuring sharia tourism in terms of administration and processing for all existing tourists that can be their own characteristics, namely:

a. Services to tourists must be in line with Muslim principles as a whole.
b. Guides and staff must be disciplined and respect Islamic principles.
c. Regulate all activities so as not to contradict Islamic principles.
d. The building must be in accordance with Islamic principles.
e. Restaurants must follow international standards of halal service.
f. Transportation services must have a security protection system.
g. There are places provided for all Muslim tourists to do religious activities; and
h. Travel to places that do not contradict Islamic principles.(Tsany Alim et al., 2017).

From the characteristics of sharia tourism described by Chukaew, there are four important aspects that must be considered to support sharia tourism (Wahyu Triatmo et al., 2019).

a. Location: Application of the Islamic system in the tourism area. The tourism location chosen is what is allowed by Islamic rules and can increase the spiritual values of tourists.
b. Transportation: The implementation of a system, such as the separation of seats between men and women who are not mahrams so that the Islamic law continues to run and the comfort of tourists is maintained.
c. Consumption: Islam pays great attention to the halalness of consumption, this is stated in Q.S Al-Maidah verse 3. The halal aspect here is both from its nature, its acquisition and its processing. In addition, a study shows that tourists' interest in food plays a central role in choosing tourist destinations.
d. Hotels: all work processes and facilities provided run in accordance with sharia principles. According to Rosenberg, the services here are not limited to food and drinks, but also in the

facilities provided such as spas, gym, swimming pool, living room and functional for men and women should be separated.

C. METHOD

This study adopts a qualitative research design with a descriptive-analytical approach. The use of this method is intended to obtain a comprehensive understanding of the role of Islamic banking in supporting the development of halal tourism. Data were primarily collected through an extensive literature review, encompassing scholarly articles, policy documents, and previous empirical studies relevant to halal tourism and Islamic banking. The analytical process was carried out in several stages: first, by classifying the literature according to thematic relevance; second, by reducing the data to extract essential concepts and eliminate redundancies; and finally, by verifying the findings through cross-referencing multiple sources to ensure validity and reliability. Such an approach allows the study not only to map existing knowledge but also to critically interpret opportunities and challenges in the integration of Islamic banking with the halal tourism sector.

D. RESULT AND DISCUSSION

Indonesia, as the country with the largest Muslim population in the world, offers a highly conducive environment for the expansion of halal tourism in conjunction with the growth of Islamic banking. The integration of these two sectors is particularly significant because it not only caters to the increasing global demand for Muslim-friendly tourism services but also creates a multiplier effect on the domestic economy. By providing sharia-compliant financial products and services, Islamic banking can facilitate investment, financing, and capital access for halal tourism businesses ranging from accommodations and restaurants to travel services and creative industries. This synergy enables local entrepreneurs to overcome financial constraints, ensures that tourism activities are aligned with Islamic values, and strengthens Indonesia's positioning as a leading global halal tourism destination. Ultimately, the collaboration between Islamic banking and halal tourism has the potential to foster inclusive economic growth, empower small and medium-sized enterprises (SMEs), and promote sustainable development in various regions, including those with untapped tourism potential such as Bengkulu Province.

The development of halal tourism in Indonesia cannot be separated from the support of Islamic financial institutions, particularly Islamic banking, which plays a pivotal role in providing access to sharia-compliant financing and services. As halal tourism continues to gain recognition as a strategic sector contributing to both economic growth and the promotion of Islamic values, Islamic banking emerges as a critical enabler that bridges financial needs with ethical principles. The role of Islamic banking extends beyond its function as a financial intermediary in the development halal tourism in Bengkulu Province as described below:

1. Opportunities

Banking is one of the most important economic supporters in society. There are four important sectors where there is a great opportunity in the development of the halal industry, namely: the food industry, the pharmaceutical industry, the fashion industry, and the tourism industry. Islamic banking can have regulations in developing these four sectors, including cooperation with companies that will issue products with halal labels and financial using Islamic banking. Islamic banking can produce sharia debit cards and sharia cards to facilitate tourists to access halal tourism. Islamic banking can provide financing to entrepreneurs in the fields of halal tourism, fashion and pharmaceutical products to build their businesses which can later help improve the halal industry (Hasyim, 2023)(Djakfar et al., 2021).

The development of Islamic finance in Indonesia over the past few years has been quite rapid. The majority of conventional banks in Indonesia now have their sharia sector either in the form of sharia commercial banks or sharia business units (*sharia windows).* The Islamic banking industry in Indonesia is experiencing varied growth in accordance with national economic growth. The development of the Islamic banking industry in Indonesia is based on laws issued by the government through the OJK or Bank Indonesia, as well as policies issued by the banking authorities themselves.

Islamic banking has a big role in developing the halal industry in Indonesia. Not only will Islamic banking grow, but economic growth in Indonesia will also grow and develop. Halal industries that have the opportunity to grow rapidly include the food and beverage industry, the pharmaceutical industry, the cosmetics industry, the fashion industry, and the tourism industry. There is a need for cooperation with companies engaged in the industry to use sharia-compliant banking products (Lestari, 2019).

2. Challenge

The role of Islamic banks in supporting halal tourism is still considered to be very lacking. So far, tourism industry players consider Islamic banks and conventional banks to be the same and there is no difference. Islamic banking in this problem really needs to increase independence in carrying out understanding by providing education and socialization to the general public because so far the education and socialization carried out is only waiting for events carried out by supervisory authorities and financial regulators, both Bank Indonesia and the Financial Services Authority. Promotion or introduction of Islamic banks and their products has a very significant influence to be able to influence non-Muslim customers to become customers of Islamic banks. Judging from the enthusiasm of the non-Muslim community, they are also interested in becoming customers of Islamic banks because of the promotions carried out. The brand image of Islamic banks is the primary factor in ensuring that the public is fully aware of the products offered by Islamic banks.(Raden Bagus Faizal Irany Sidharta., 2017)(Rahmadika et al. 2017).

Some people may have received the socialization, but they are not interested because they have not found the advantages of Islamic bank products compared to other bank financing competitors. Understanding and rationality in reality are still the main choice for the public, especially for entrepreneurs, to become customers of Islamic banks, whether it is cheaper, more profitable, easier and so on. Competition in the banking industry is very fierce, making Islamic banking unable to rely solely on standard products to attract customers. Islamic banks must be able to innovate in order to create products and services that prioritize the uniqueness of sharia principles and real needs in society, both in terms of economic strength and spiritual values (Nasrulloh et al., 2026).

Based on their roles, Islamic banks have a role, among others, as policy makers, because they are the right choice to develop the tourism industry; as well as benefiting financially from the distribution of financing in terms of capital. If associated with the main role of Islamic banks in the review of various aspects, Islamic banks in the development of halal tourism play a role as economic empowerment of the people This aims to distribute funds to industry players, both the service sector and other commodity production sectors. Thus, tourism industry players can develop and be empowered to improve their economic welfare. Conventional banking in practice also provides the same role in terms of providing services to customers engaged in the Islamic banking industry. The stigma of society about conventional banking services such as providing easier and more profitable offers for customers will certainly have a wide impact on the running of the Sharia tourism industry (Djakfar et al., 2021).

In the context of developing halal tourism, Islamic banking plays a strategic role not only as a provider of financial services but also as a driving force in creating an inclusive, sustainable, and competitive ecosystem. Through its principles of justice, transparency, and sustainability, Islamic finance can make a tangible contribution to supporting various aspects of halal tourism development, ranging from financial inclusion to strengthening halal entrepreneurship. Islamic finance, through instruments like Islamic banking and rural banks, can provide the necessary financial support to ventures in the halal tourism sector. This support is crucial for the long-term development of a halal tourist ecosystem (Mujiatun et al., 2025) (Mujiatun et al., 2023).

Beside that, Islamic Banking can support Sustainable Economic Growth. By promoting ethical and responsible economic practices, Islamic finance can drive sustainable economic growth within the halal industry. This includes supporting projects in renewable energy, sustainable agriculture, and marine conservation (Oseni et al., 2025) (Oseni et al., 2025). So Islamic banking also can support Enhancing Halal Entrepreneurship by Integrating Islamic finance with halal entrepreneurship can enhance the growth of the halal ecosystem. This integration offers benefits such as improved access to capital, ethical financing practices, market integration, product development, capacity building, and branding opportunities (Oseni et al., 2025). And last Islamic banking can Support Educational Initiatives, Islamic finance institutions need to educate customers about Shariah-compliant financial products to increase their adoption. This education can positively impact customer decisions and promote the use of Islamic financing products (Oseni et al., 2025).

E. CONCLUSION

Sharia *tourism (halal tourism*) in Indonesia is one of the priority programs of the Ministry of Tourism. Halal tourism in Indonesia has good economic prospects as part of the national tourism industry. This tourism industry aims not only to provide material, spiritual and psychological aspects for tourists themselves, but also to contribute to increasing government revenue.

Islamic banking in terms of opportunities, has enormous potential as one of the supporters of halal tourism, both as a halal industry player and also as a supporter of the development of other halal industries. The food, fashion and other industries should synergize with each other to create an environment that prioritizes sharia values based on the principle of halal services and other products. The challenges of Islamic banking include the understanding and rationality of the public, there are still many who prefer conventional banking as a partner choice with consideration of better infrastructure and services than Islamic banking.

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