

ANALYSIS THE ROLE OF ISLAMIC BANKING AND MARKETING STRATEGIES THROUGH THE HALAL FOOD AND BEVERAGE INDUSTRY IN EFFORTS TO DEVELOP TOURISM VILLAGES

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ABSTRAK

Penelitian ini bertujuan untuk menjelaskan dan memberikan gambaran mengenai peran perbankan syariah dan strategi pemasaran melalui industri makanan dan minuman halal dalam mengembangkan desa wisata di Lombok Tengah. Paradigma penelitian yang digunakan adalah interpretif dan fenomenologis sebagai pendekatan penelitian. Jenis data yang dikumpulkan dalam penelitian ini adalah data primer dengan teknik pengumpulan data berupa wawancara dan dokumentasi. Hasil penelitian ini mengungkapkan bahwa peran perbankan syariah terhadap UMKM Sasak Aren hanya berupa promosi karena UMKM ini masih tergolong kecil dan berpegang teguh pada prinsip-prinsip agama. Meskipun tergolong kecil, produk UMKM ini memiliki sertifikasi yang lengkap terutama sertifikasi halal yang digunakan sebagai strategi pemasaran dalam pengembangan produk.

Kata kunci: Perbankan Syariah, Makanan dan Minuman Halal, Desa Wisata

ABSTRACT

This research aims to explain and provide an overview of the role of sharia banking and marketing strategies through the halal food and beverage industry in developing tourist villages in Central Lombok. The research paradigm used is interpretive and phenomenological as a research approach. The type of data collected in this study is primary data with data collection techniques in the form of interviews and documentation. The results of this research reveal that the role of sharia banking in Sasak Aren MSMEs is only in the form of promotion because these MSMEs are still relatively small and adhere to religious principles. Even though it is relatively small, these MSME products have complete certification, especially halal certification which is used as a marketing strategy in product development.

Keywords: Sharia Banking, Halal Food and Beverage, Tourist Village







INTRODUCTION

Each region has natural advantages, cultural uniqueness, and diverse potential, thus creating its own charm. West Nusa Tenggara is one of the provinces in Indonesia that is rich in natural resources and local wisdom. The majority of people in NTB adhere to Islam and Lombok Island is nicknamed the City of 1000 Mosques. Therefore, the 2019 Global Muslim Travel Index (GMTI) Standards awarded the NTB province as the world's best halal tourist destination in 2015, 2016, and Lombok Island won the title of the best halal tourist destination in the world in 2019. Halal tourism is part of the halal industry. Syarif et al (2019) The halal industry is an activity of producing raw goods to produce

finished goods in which all forms of processes and management of facilities and infrastructure are in accordance with Islamic law. Halal products are not only in demand by Muslim consumers, but are in demand by all groups because they guarantee the cleanliness, safety and quality of their products as well as the convenience of using products as a lifestyle in the current era. The halal industry is able to answer the needs of the world's Muslims in meeting their needs. Based on the *Global State of Islamic Report* in 2022, the world's 1.9 billion Muslims spent around US\$ 2 trillion in 2021 on food, pharmaceuticals, cosmetics, fashion, travel, recreation and other sectors. This spending reflects 8.9% growth from 2020, with Islamic financial assets expected to grow to US\$3.6 trillion in 2021, up 7.8%, from US\$3.4 trillion in 2020.

According to *The Global Islamic Economy Indicator* in the *State of the Global Islamic Economy* (SGIE) Report 2022, Indonesia is ranked fourth in the halal industry as in the previous year, alongside Malaysia, Saudi Arabia, and the United Arab Emirates. As for the *halal food* sector, Indonesia is ranked second. In the *Global State of Islamic Report* in 2022, Indonesia is one of the countries that has the potential of a rapidly growing and sizable halal industry by occupying an indicator score of 68.5 and is in fourth position after Malaysia, Saudi Arabia, and the UAE. The sub-sector that has the greatest potential is the *halal food* industry with a potential of \$146.7 billion and is ranked second after Malaysia. Then followed by modest fashion which is in third place after the UAE and Turkey. Indonesia's *Islamic finance* has also improved by being ranked seventh.

Figure 1. Potential of the Halal Industry Sub-Sector in Indonesia based on *indicator score*

Halal Food	Modest fashion	Islamic Finance	Media and recreation	Tourism	Pharmacy and cosmetics
					
71,1	68,0	91,0	26,8	58,0	46,3

Source: *Global State Of Islamic Report 2022*

In optimizing and enhancing the halal food and beverage industry, the Government simultaneously strives to do so through MSMEs. Lestari et al (2022) Micro, Small and Medium Enterprises (MSMEs) activities are one of the business sectors that have an important role in driving national economic development. Pujiono et al (2018) MSMEs have certain advantages, such as cheap local content-based output, easy labor and simple skills, unique product specifications and can compete in the global market. Based on data on the NTB Satu Data website in 2021, the contribution of MSMEs in NTB in terms of the number of businesses is 103,284 with the most MSMEs in Mataram City totaling 22,473 with a micro business classification of 15,746, small 6,194, and medium 533. . In the dynamics of halal industry development, less than 10 percent

of MSMEs have halal certificates, far compared to large industries which are more than 60 percent.

Halal certification is one of the important marketing strategies in the current era, because people will more easily accept, trust, and use these products if they have halal certification. But in the halal certification process, the halal MSME industry requires the involvement of various parties, including the government as a regulator and supervisor must provide understanding to MSME players regarding halal certification procedures. In addition, Islamic Banking plays a role as a provider of capital to MSMEs to create and develop halal products and become superior products. Taking this into account, Islamic banking can play an important role in supporting government initiatives, especially those related to the halal food and beverage industry on Lombok Island. Because, the vision and mission of Islamic banking based on Islamic law is in accordance with the halal and beverage industry. Fathurrahman & Fadilla (2019), Widarjono & Sidiq (2022) In their efforts to capture market opportunities, Islamic banks must understand how MSME entrepreneurs act. Therefore, Islamic banking must improve and perfect its performance to meet customer needs and expectations. Thus, Islamic banking must pay attention to several things, such as financing, mentoring services, and capital development.

Syarif et al (2019) The first role of Islamic banking is to provide sharia-based financing that is free from business transactions prohibited by Islamic law such as interest (usury), fraud, gambling, gharar, and monopoly. Widarjono & Sidiq (2022) Islamic bank financing can be distinguished based on the type of economic sector financed and the type of financing contract which includes mudharabah, musyarahah, murabahah, istisna, salam, and ijarah. Thus, the key to the success of Islamic banks is how their financing can generate revenue and profits. Second, Islamic banking ensures that halal products are not contaminated with non-halal products during the distribution or delivery process. Third, *halal verification* is the promotion of a halal lifestyle by providing socialization and education to the public about the importance of halal products for both Muslims and non-Muslims. However, this is not an obligation for non-Muslims but a choice that can bring goodness to each individual.

Based on this background, halal MSMEs are expected to be able to support the development of tourist villages so that community welfare can be achieved financially and get blessings for halal products that are marketed. Islamic banking is expected to be able to support in terms of capital resources, especially for MSMEs that are just starting a business and are able to support economic actors in the halal industry sector, especially the *halal food and beverage* industry so that Indonesia's Islamic economic growth can increase, the unemployment rate decreases and the guarantee of food and drinks consumed because they have halal certification. Therefore, researchers are interested in conducting in-depth research with Research Objectives to analyze the role of Islamic banking and *marketing* strategies through the halal food and beverage industry in efforts to develop tourist villages.

RESEARCH METHODS

This research is a descriptive qualitative research using a phenomenological approach. The data sources used are primary data and secondary data. Where primary data is obtained from observation and in-depth interviews. While secondary data is obtained by reviewing previous studies, such as books, previous scientific journals, articles, and from various information related to the topic under study. The research location used is Sasak Aren MSMEs in Central Lombok, West Nusa Tenggara. for data analysis using noema, epoche, noesis, intentional analysis, and eidetic reduction techniques, where these techniques are carried out by conducting in-depth interviews with sources. Then, the author will conclude the results of the interview and see how far the role of Islamic banking in improving the *halal food and beverage* industry for MSMEs.

RESULTS AND DISCUSSION

Islam emphasizes that the food and drinks consumed must come from halal, healthy sources, and not cause harm. In the Qur'an, food and drink that is both physically and nutritionally good is called *thayyib*. In the current era, there are many circulating foods and drinks from home and abroad whose product composition is not clear, including in the Mataram City area, NTB. Therefore, MUI issued halal certification to provide comfort and safety in consuming a product. HAS 23000 is a halal certification requirement that has been established by LPPOM MUI which contains Halal Assurance System (HAS) criteria and other requirements such as halal certification policies and procedures. There are 11 SJH criteria in HAS 23000 and must be met, namely 1) halal policy, 2) halal management team, 3) training, 4) materials, 5) production facilities, 6) products, 7) written procedures for critical activities, 8) traceability, 9) handling products that do not meet the criteria, 10) internal audit, 11) management review.

Human life is never separated from the issue of halal and haram, normatively Allah has explained in Surah Al-An'am verse 119. This verse means that Allah has explained and detailed the things that are forbidden for humans. Therefore, knowing the halal-haram issue is an obligation for Muslims. Related to halal and haram, people generally focus on the context of food and beverages even though halal and haram do not only cover food and beverages but a matter that is inseparable from everyday life. therefore, halal certification issued by MUI has an important role in people's lives, especially for Muslims to provide a sense of security and comfort for the products consumed. Awareness about halal and haram must also be owned by all parties related to the product, such as companies, distribution bureaus, communities, institutions and so on.

Ainindiah (2020) "Analysis of the Role of Islamic Banking in Advancing the Halal Industry in the Halal Food Sector (Case Study of the Erika Rendang Industry in Payakumbuh)", the problem of this research is How is the Role of Islamic Banking in Advancing the Halal Industry in the Halal Food Sector in Payakumbuh? This research is descriptive qualitative with primary and secondary data sources and data collection techniques using observation, interviews, literature study, and documentation. The results

showed that the role of Islamic banking institutions is needed in advancing this MSME sector, especially in the rendang food industry in Payakumbuh.

Pujiono et al (2018) "Development Strategy of Halal MSMEs in Central Java in Facing Global Competition", the problem of this study is how the development strategy of halal MSMEs in Central Java in facing global competition. The method used is descriptive statistical analysis through structured questionnaires, indepth interviews, *focus group discussions* (FGDs) with *key persons* and SWOT analysis. The results of this study reveal that improving various aspects such as halal MSME certification, HR qualifications, technology, and the role of religious and educational institutions, as well as the role of fintech for financing halal MSMEs is needed to help the process of improving halal MSMEs to be able to compete in the global market.

Amir (2020) With a journal entitled "Identification of the Potential and Status of Tourism Village Development in Central Lombok Regency, West Nusa Tenggara", the problem of this study is how the potential conditions of tourist village destinations and the classification of the status of tourist village development stages in Lombok. this research is a mix-method research. The results of this study indicate that the readiness of the community and local government has not been optimal in developing the uniqueness of the village as a tourist village.

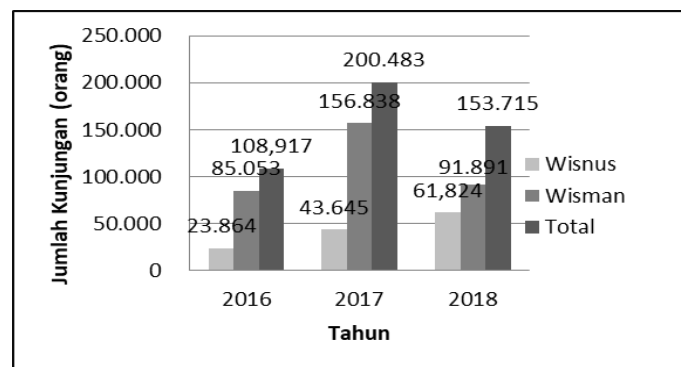
Profile of Sasak Aren Lombok MSMEs. On the island of Lombok because there are no industrial forests, what is improved is non-timber forest products, one of which is the nira tree which is usually used as palm sugar and sweet tuak. Sasak Aren Lombok small industry located at Jalan Mandalika No. 7, Kopang Rembiga, Kopang sub-district, Central Lombok Regency, West Nusa Tenggara is a privately owned small industry and was established in 2017 which is engaged in the food and beverage business. The food and beverages produced are made from selected nira water so as to produce quality products. The food produced is candied palm, while the drinks produced are original instant sweet tuak, palm sugar ginger, palm sugar coffee, palm sugar sherbet, and palm sugar nutmeg tea. All raw materials come from several villages around Central Lombok, such as palm sugar from Aik Bual, coffee from Aik Berik, sherbet from Lendang Are, nutmeg tea from Mantang, telang tea from Montong Gading.

Ms. Winarti as the owner of Sasak Aren worked as an NGO in the Aik Bual environment and assisted a World Bank program for forest communities in Lombok. From that program, Winarti saw the potential of palm sugar produced in the forest of Aik Bual, Central Lombok.

"I see that there is great potential in aik bual village in palm sugar production. however, the community only produces shell sugar. So the income every day is relatively small and for a lot of production it is seasonal like before the holidays. if shell sugar is already produced by many, so it is familiar. I thought of innovating palm sugar in the form of flour, so it can be practically carried anywhere and can be consumed immediately by adding water to dissolve the palm flour".

In the beginning, Mrs. Winarti and 3 other colleagues used the capital together to form this business. However, due to the busyness of each of them, Mrs. Winarti decided to continue this business alone until now. The new sasak aren shop was established in 2022. Mrs. Winarti's business had experienced a setback due to promotional constraints, but with the government program, namely tourism villages, her business revived and was often visited by foreign tourists and from agencies and ministries.

Concept of Aik Bual tourism village, Central Lombok. Village tourism is a program established by the government to improve the economy of rural communities. A tourist village offers a concept of tourism with local wisdom owned in a village which can be in the form of culture, food, historical places, crafts, and so on. The tourism concept presented is halal tourism, which means that all tourists from abroad can access places of worship easily and the food and drinks consumed are guaranteed halal. So that tourists feel safe and comfortable when traveling, especially for Muslim tourists. Of the 127 villages with 12 sub-districts in Central Lombok Regency, 18% are tourist villages. These tourist villages are expected to improve the social, economic, and environmental development of a village. Data on tourist visits is presented in Figure 1



Source: Amir A (2020)

Figure 1: Tourist visits to Central Lombok

One of the tourist villages in Central Lombok is Aik Bual Village located in Kopang sub-district, Central Lombok Regency, this village consists of seven hamlets, namely Rabuli Hamlet, Bual Hamlet, Ramus Hamlet, Bare Eleh Hamlet, Nyeredep Hamlet, Talun Ambon Hamlet, and Agriculture Hamlet. Aik Bual Village has an area of + 2,517,189H, which consists of :

Table 4.1: Area of Aik Bual Village

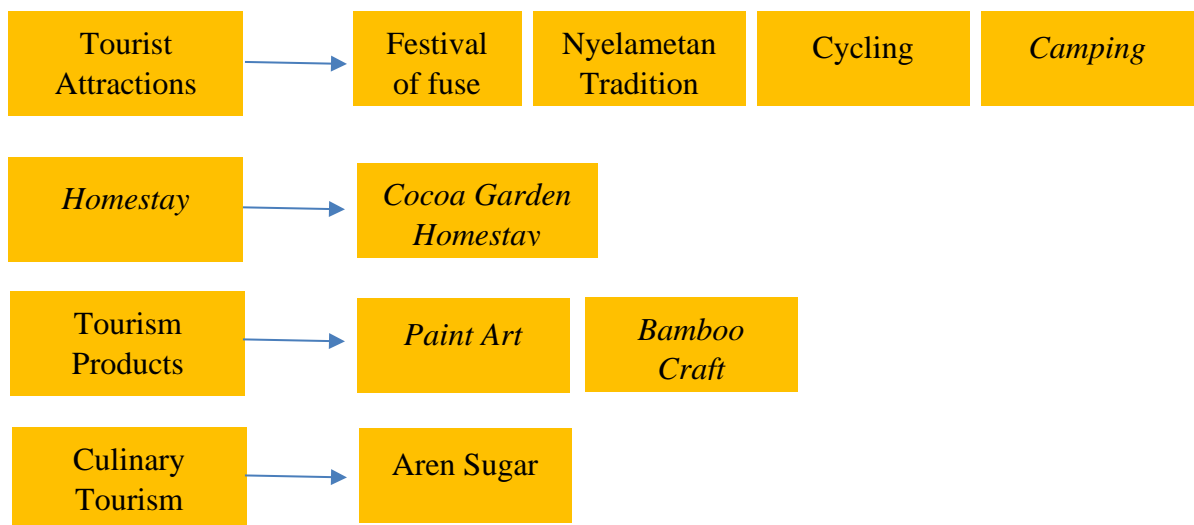
Rice field area	: 479,392 Ha.
Plantation area	: 1,336,120 Ha
Settlement area	: 701,677 Ha

Office/Public facility area	: 0.06 Ha
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Source: Aik Bual Village monographic data in 2018

Aik Bual Village has the potential of sugar palm plants which are still being utilized by the community to improve the economy. This is the motivation for the establishment of Sasak Aren MSMEs. So far, the Aren sugar processing carried out by the community is only limited to Ant Sugar and Print Sugar which are produced with traditional equipment. This is done to save production costs and preserve local wisdom and become one of the tourist attractions. This village uses the concept of community-based tourism (CBT) because of the low public awareness of the natural potential of the village. As in Amir's quote (2020), the concept of community-based tourism (CBT) is a solution to low community participation in the development of tourist villages. This concept places the community as the main subject of development in every aspect of tourism village management, so that the economic benefits of tourism such as increased income, employment opportunities, and new businesses can be distributed evenly to all levels of society. The concept of Desa Wisata offered by Aik Bual Village can be seen in table 4.2.

Table 4.2 Concept of Aik Bual Tourism Village



Tourist attractions divided into 2, namely cultural tourism consisting of the Bekerase festival and Nyelametan Tradition and artificial tourism consisting of cycling and camping. Cultural tourism offers traditions that have been carried out by the village community for generations and tourists can participate in these traditions: 1)The bekerase festival is a tradition held once a year when the harvest season arrives. In this festival, people gather to catch fish in Embung Bual and 2) The Nyelametan tradition is a tradition that is carried out every planting season. Artificial tourism utilizes the natural surroundings as a place for recreation and enjoying the scenery. a) Cycling is an alternative that can be done for bicycle sports lovers. Where, this tour provides 2 tracks,

namely the *jungle track* and *village track* and b) *Camping* is an alternative for lovers of the outdoors

Homestay, this inn is called Cocoa Garden Homestay with simple decoration which of course has provided a place of worship. Tourism Products: 1) *Paint Art* is guided directly by expert painters, so tourists can learn how to paint well and correctly and 2) *Bamboo Craft* is a bamboo craft that can be learned by tourists. Where this craft can produce eating and drinking utensils. Culinary Tourism, Aik Bual is famous for its forest products in the form of palm sugar, so the culinary that can be enjoyed is palm sugar which consists of two variants, namely printed sugar and ant sugar.

The role of Islamic banking in Sasak Aren Lombok MSMEs. The main concept of the halal industry ecosystem is not only the ease of accessing places of worship, but also the ease of finding halal food and beverages. Therefore, to increase awareness of the importance of halal certification, the government together with NTB Syariah bank held socialization and provided assistance in the form of training and assistance in the halal certification process. Islamic banking contributes to the halal food and beverage industry through financing, operational support, and product development. However, this socialization and training is only carried out at certain times and does not cover all umkm on the island of Lombok. Thus, public knowledge, especially MSME players, is still minimal regarding the products offered by Islamic banks. In 2016, public understanding of Islamic banking products was still low, reflected in the national survey of financial literacy and inclusion conducted by the financial services authority of 11.6 percent (Bagus and Irany 2017). Islamic banking has not been able to provide a new perception of the banking product itself (Sungkawaningrum, 2019).

Based on the results of interviews with the owners of Sasak Aren Lombok MSMEs, these MSMEs use their own capital and assistance from the local government. This is because MSME owners do not feel the need to obtain capital from Islamic banks because the business is still relatively small and production is still small. So, it is feared that when borrowing capital from the bank it will make it difficult for the owner to return it. MSME owners also do not really understand financing products from Islamic banks and feel that the difference with conventional banks is only in the name of the financing and the contract. This can be partly due to the fact that Islamic banks have not effectively socialized halal MSME players regarding financing products that can help develop MSMEs. In addition, in some areas, access to offices and ATM networks is still rare and difficult to find compared to conventional bank ATM networks.(Novitasari, 2019). In addition, the *owner* has experience working at one of the banks in Lombok, which strengthens his conviction not to take out a loan through a bank.

"I have worked in a bank and I already know the advantages and disadvantages of how, even though it is sharia but in practice there are still things that are not sharia so I think it is better to try with my own capital, crawling from the bottom rather than immediately skyrocketing but from borrowing from the bank. If you borrow from the bank, the requirements are complicated. Meanwhile, we are still a small business, still starting a business. So, rather than raising doubts in my heart, I prefer to use my own capital. But

if the bank wants to provide non-financial assistance, such as promotion or production machine assistance, I will accept it."

This is explained by Kuncoro (2008) and Bank Indonesia (2010), which state that the low capital limitations of MSEs are due to the low accessibility of small industries to formal banking credit institutions, so they tend to rely on their own capital or other sources such as family, relatives, intermediary traders, or moneylenders. In addition, Chotim and Thamrin state that one of the most significant constraints from the supply side of banking or credit is the existence of psychological and structural barriers for banks to extend credit to MSMEs. Negative perceptions of the potential of small businesses, especially those in rural areas, are one of these obstacles. Businesses that are less successful, have low capital value, grow slowly, and use obsolete technology are referred to as "small businesses". Although they did not get financing from Islamic banks, Sasak Aren Lombok MSMEs received non-financial assistance from Islamic banking, namely NTB Syariah in the form of product promotion on the NTB Syariah Bank website. The hope for the future is to further introduce MSME products through internet technology. NTB Syariah fully assists in improving these MSME products because these products are local wisdom that can attract foreign tourists. In addition, these MSMEs receive assistance in the form of production equipment and packaging. Although not in the form of financing, with this assistance Islamic banking has contributed in the form of voluntary assistance to MSMEs.

Marketing Strategy of Sasak Aren MSMEs Lombok. Because it uses the concept of community-based tourism (CBT), Sasak Aren MSMEs have a community in making their products, namely the Community of Women Farmers Groups that produce palm sugar. This community was formed by the founder of Sasak Aren Lombok products in the hope of helping to increase the income of the community in the village of Aik Bual, Central Lombok. The farm women group is only in charge of producing raw materials to produce finished products that are ready to be packaged. The packaging is done directly by the owner of Sasak Aren Lombok. The Women Farmers Group, which was originally intended for the community in Aik Bual Village and specialized in producing palm sugar in the form of palm flour, now Sasak Aren also collaborates with several women farmer groups from villages around Aik Bual to make product variants, such as the Aik Berik Village Women Farmers Group for coffee production, and the Mantang Village Women Farmers Group for nutmeg tea production.

The entire production process from raw materials to producing palm flour or also known as ant sugar, is carried out by the Women Farmers Group. The process are: 1) the stage of heating nira until it becomes thick. After obtaining thick nira, cooling and crystallization are continued. Stirring is done slowly, and getting faster and faster until sugar powder (ant sugar) is formed and 2) Ant sugar drying. Drying is done in two ways, namely (a) sun drying for 3 - 4 hours and (b) oven drying at 45 - 50° C for 1.5 - 2.0 hours. Initially, the community in Aik Bual Village still used a simple method for the drying process, namely by drying in the sun, but during the rainy season the drying process was very constrained, so they received assistance from the local government in the form of an oven machine that could help speed up the drying process and maintain the quality of ant

sugar. Tourists can see firsthand the whole series of palm sugar production in the forest in Aik Bual Village and can enjoy the product directly. Tourists do not need to worry about the quality of the product because it has been certified halal from MUI. Halal certification is one of the marketing strategies that is currently being carried out by many business actors because of the demands of consumers who want products that are safe and guaranteed quality, especially for Muslims. (Saputri, 2020) Halal products are not only halal certified products, but the entire process chain has been managed from raw materials, packaging to distribution.

Halal certification is not only intended for large businesses, but MSMEs can also apply for halal certification for the products they produce. Sasak Aren Lombok MSMEs already have halal certification from MUI. So that the quality has been guaranteed, starting from raw materials, production processes, packaging, marketing and distribution. The forest where the product raw materials are produced has been certified by Plan Vivo and received Payment Ecosystem Services (PES). In addition, this product has received certification from the Indonesian Ecolabeling Institute (LEI) and P-IRT from the health department. In addition to having several certifications, Sasak Aren conducts several product marketing strategies, including: 1) Using a business to business system due to labor shortages when processing raw materials to produce finished products. The owner utilizes people who work in the forest around his village to produce aren palm powder, which is then packaged by the owner himself in 100 grams per product. Consumers only need water to dissolve the powder and it can be consumed immediately; 2) Marketing products by word of mouth and frequently participating in government-organized MSME exhibitions and trainings; and 3) Market the products in several souvenir shops on Lombok Island at an affordable price.

CONCLUSION

Based on the discussion of the research results, it can be concluded that NTB province received the title as the best halal tourism in the world in 2019, thus encouraging an increase in the economy of the halal food and beverage industry, especially in areas that become tourist village areas such as in Central Lombok. The role of Islamic banking in terms of capital has not been able to enter all MSMEs, including Sasak Aren MSMEs that do not carry out Islamic financing is influenced by an understanding of religion that is still strong and is located in an Islamic environment and local wisdom that is still well maintained. Halal certification is one of the current strategies used to create a sense of security and prove that the product has guaranteed quality.

The suggestions that can be used as a reference which are addressed to Islamic banking is expected to provide understanding to MSMEs that are classified as small regarding financing procedures in accordance with Islamic sharia. So that MSME owners can feel safe if they use financing from Islamic banks. The government is expected to continue to assist MSME players in the tourist village area so that they can continue to develop and become superior products. MSME actors and the community are expected to

cooperate in the development of tourist villages and can help each other in the development of halal products and can maintain their local wisdom.

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