

# Bank Aceh Syariah Contribution in Supporting the Development of the Halal Tourism Sector In the City of Sabang

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## Abstract

*The presence of halal tourism does not only focus on halal products, which are life choices and follow Sharia rules for the community, but the involvement of the government and Islamic financial institutions, especially Islamic banking, is also a supporter of encouraging this sector, one of which is Bank Aceh Syariah. This research focused on contribution of Bank Aceh Syariah in supporting the development of the Halal tourism sector especially the MSME actors in the city of Sabang. This methodology used in this research is descriptive qualitative based on field research. The findings of the research stated that the contribution of Bank Aceh Syariah to supporting the development of the halal tourism sector in the city of Sabang is particularly carried out through fund distribution products, namely microfinance with murabahah and musyarakah schemes for MSME actors. However, Bank Aceh Syariah focuses not only on the financial aspect alone but also on assistance and supervision for MSME actors. In addition, the convenience of service facilities provided by Bank Aceh is also a supporting facility in facilitating transactions for business people and visiting tourists, such as the convenience of ATM facilities, Mobile ACTION, QRIS, and other facilities.*

**Keywords:** *halal tourism, Bank Aceh Syariah, development*

## **A. INTRODUCTION**

The development of halal tourism is an alternative to the tourism industry in Indonesia, and along with the trend, halal tourism has integrated itself into the worldwide Islamic economic sector ([Noviantoro, 2020](#)). The halal tourism trend has also shown significant growth for the Indonesian economy. This is proven by the several achievements attained from numerous prominent competitions held on a national and international scale, as well as the rising recognition of Indonesia in numerous nations due to the promotion of its diverse travel locations and benefits.

Some argued that the increasing number of Muslim population in the world and the middle class economy have driven the economy growth, in which contributes to the growth of tourism industry. In addition, typically of Muslims are encouraged to implement their religious belief and norms into all aspect of life, including how to deal with leisure activities. Hence, the notion of Halal tourism arises as it arguably could accommodate the need of Muslims to enjoy their leisure activities that comply with Islamic law ([Ameraldo, 2019](#)).

The presence of halal tourism does not only focus on halal products which are lifestyle choices and follow Sharia rules for the community, but the involvement of the government and Islamic financial institutions, particularly Islamic banking, is also a supporter in encouraging this sector. The significance of Islamic banking's contribution to the halal industry sector is viewed in conjunction with the growth of halal tourism, which is governed by sharia standards. Of course, this is a chance for Islamic banking to synergize and collaborate with others to develop the halal sector to strengthen the economy for those involved in halal tourism ([Rahmayati, 2018](#)).

Currently, 13 provinces those are ready to become halal tourism destinations, one of which is Aceh. Aceh Province won three categories in the 2016 national halal tourism competition, namely "Aceh as the best Muslim tourist-friendly cultural destination", "Sultan Iskandar Muda Airport as the best Muslim tourist-friendly airport," and "Baiturahman Great Mosque as the best tourist attraction" ([Muis, 2020](#)). As one of the provinces in Indonesia that makes halal tourism a government program that is developed and becomes a mainstay of the people's economy, the province of Aceh has a very large opportunity to develop halal tourism. This is supported by the implementation of Islamic law, a lot of religious tourism destinations or places, and regulations in the form of Qanun Number 8 of 2018 concerning Tourism ([Kalam & Sari, 2019](#)). Seeing the potential that exists, the Aceh government is currently preparing several areas to serve as halal tourist destinations, one of which is the City of Sabang, where the majority of the population is Muslim. The diversity of natural attractions it has and Muslim-friendly destinations is a worthy reason for the City of Sabang to become a halal tourist destination.

The city of Sabang is an archipelago, located on the opposite side of the northern island of Sumatra which covers 153 km, the city of Sabang is an area with great potential in the development of the world of tourism and as the beginning of the boundary or the very tip of the island of Sumatra which is often referred to as Indonesia's zero kilometer which is currently the prima donna for the government of Sabang City in building the tourism industry ([Khairianshah & Payana, 2017](#)). In the context of the development of the tourism industry in Sabang City, the uniqueness and main attraction for tourists to come to Sabang City is the natural scenery and beauty of the beautiful underwater scenery of Sabang, blue and clean sea water, and green trees and various places attract attention. local tourists and foreign tourists, namely, the zero-kilometer monument which has a height of 43.6 meters, there are also quite beautiful beaches including Iboih Beach, Sumur Tiga Beach, and others ([Akbar, et al., 2017](#)).

Given the potential of Sabang City's tourist attractions, this is undoubtedly a fantastic chance for the growth of the halal tourism industry. To support increasing the potential of the tourism industry and implement Sabang City as a city of tourism, the government and related parties also participate in promoting the development of the halal tourism sector in the city of Sabang. In particular, the Sabang City Tourism Office, the Islamic Office, Islamic Financial Institutions, and other industrial sectors do this ([Zalikha, 2015](#)). In order to boost the national economy and the necessity for financial system practices that comply with halal standards, the presence of Bank Aceh Syariah as the only regional government-owned bank is crucial.

Additionally, Bank Aceh Syariah actively supports the application of Islamic law in Aceh. Particularly considering that it was the first regional bank to adopt the Sharia system. Of course, there will be successes to be accomplished in bringing advantages and wealth to society with this strength.

Bank Aceh Syariah has worked to increase a high level of satisfaction and loyalty to all of its customers by developing fund collection and distribution products that suit the needs of the community and by offering technology-based services like Mobile Banking Action and Sharia Debit Cards. These efforts are in line with the technology applied to meet the needs of the community in accordance with the most recent developments.

Specifically for Micro, Small, and Medium Enterprises (MSMEs), which are the sponsors of providing amenities for tourists, the presence of Bank Aceh Syariah in the city of Sabang is projected to be a support system in encouraging the development of halal tourism, where a major barrier to MSME actors is financial in nature. As a result, the existence of Bank Aceh Syariah presents MSME operators with a fantastic opportunity to address their companies' capital needs. In this instance, banks make funding for MSMEs easily accessible, particularly under Qanun Aceh Number 11 of 2018 concerning Islamic Financial Institutions, which sets the ratio of financing to MSMEs at a minimum of 30% by 2020 and 40% by 2021.

Additionally, Bank Aceh Syariah supports the growth of the halal tourism industry by offering facilities to ease travel, such as the availability of ATMs, debit cards, and mobile banking services. As stated by the Acting Mayor of Sabang Reza Fahlevi, the key service for every tourist location in Indonesia depends heavily on factors from a financial service perspective. This way, business actors and tourists may make it easy to make transactions. For this reason, it's important to give tourists and residents of Sabang more access to banking services (<https://aceh.antaranews.com>). Enhancing financial services has benefited not just the tourism industry but also other important industries, contributing to the growth of the Sabang.

## **B. LITERATURE REVIEW**

### **Halal Tourism**

The Global Muslim Travel Index, a group focused on promoting halal tourism worldwide, explains that halal tourism is defined as tourism that are launched in accordance with Islamic principles with the goal of providing the best amenities and customer service to travelers. The concept of halal tourism is understood as a set of Islamic laws that are applied in order to conduct travel without degrading non-Muslim travelers. For the purpose of attracting Muslim visitors, the halal tourism in question was designated as soft power ([Amalia, 2018](#)). According to Aceh Tourism and Culture Department, in general, halal tourism can be described as a program designed specifically to meet the needs of Muslim travelers. It can also be described as a set of travel arrangements that adhere to the rules of Muslim life, from the mode of transportation to lodging and food options ([Feridha, 2018](#)).

According to the Ministry of Tourism and Creative Economy and the Board of Directors of the Sharia National Assembly of Indonesia (DSN-MUI), halal tourism has the following general criteria ([Putri, 2020](#)): 1. Oriented towards the general, 2. Oriented to enlightenment, refreshment and tranquility, 3. Avoid shame and shame, 4. Avoid the maximization, 5. Maintain ethical behavior, and high human values such as avoiding hedonistic and asylum behaviors, 6. Maintain confidence, security and comfort. 7. Universal and inclusive, and 8. Preserve the environment.

As the primary location for halal tourism, the province of Aceh published Aceh Qanun Number 8 Year 2016 on the system of halal product guarantee ([Rosmawati, 2019](#)). In the past, Aceh also had the Aceh Qanun Number 8 of 2013, which controlled tourism and was likewise founded on Islamic principles and the Islamic culture of Aceh. Apart from that, the City Tourism Service of Sabang fully implemented the Islamic values based on Qanun Aceh Number 9 in 2008 on the construction of indigenous life and customs and Qanun Kota Sabang Article 10 Number 5 in 2010 on *gampong* governance ([Saputra, 2019](#)).

The attraction of the tourism industry as the most promising sector in attempts to boost the economy of the area does not excuse the regulations of halal tourism locations. Because the tourism industry is seen as one of the development areas that can accelerate local communities' economic growth and well-being, halal tourism is implemented as a tool for regional economic development and takes the shape of regional legislation.

### **Islamic Banking**

Islamic banking is an important part of the current financial institutions. Islamic banking in Indonesia hits significant growth when compared to the same industry in other countries. The assets of Indonesia's Islamic banks have grown four times higher than other competing countries ([Fitriasari, 2012](#)).

The definition of Islamic Bank is explained in the UU No. Article 1 of Article 7 states that "Islamic bank is a bank that carries out its business activities based on the principle of Sharia and according to its kind consists of the General Islamic Bank and the Sharia People's Finance Bank". Within operating the Islamic Bank, people inside the circulation must know some of the basic principles in the management of the activities of Islamic Bank. The main principles followed by the Islamic bank are ([Soemitra, 2017](#)):

1. Ban on various forms of transactions.
2. Conduct business and trade based on.

The economy offers a lot of opportunity for sharia banking. This sharia banking system is ideal for the growth of UMKM, which plays a crucial strategic role in advancing the country's economy. Therefore, it is widely anticipated that the contribution of sharia banks to the development of UMKM will reach its peak. Increasing accessibility through financing—that is, by making circumstances easier, conducting training, and assisting businesses—is one way to do this ([Djakfar, 2021](#)).

### **C. METHODOLOGY OF RESEARCH**

This research focuses on assessing the contribution of Islamic bank especially Bank Aceh Syariah in the City of Sabang, Aceh in the development of halal tourism sector. The information was gathered through field research, including primary and secondary data sets. Books, journal articles, research reports, websites, and other data that support the study theme are evaluated in order to gather document data.

Data collection techniques in this research, among others: In-depth interviews, observations, and documentation. Then methods and techniques of data analysis is after the research and the results of the data have been collected, then the research conducted data analysis with the process of simplifying the data into a more readable form. The results are presented with stages developed by [Miles & Huberman \(1984\)](#) as cited by [ismanto \(2022\)](#), there are three flows of activities that coincide: data reduction, data presentation, and conclusion drawing/verification

### **D. RESULT AND DISCUSSION**

#### **Bank Aceh Syariah Development**

Since its inception in 2022, Bank Aceh Syariah has had a network of 174 offices spread throughout the province of Aceh, including in the city of Medan. Bank Aceh Syariah also has branch offices and several sub-branch offices in the province of Aceh, one of which is in the city of Sabang. Seeing an opportunity in the City of Sabang, which is a city located at the western tip of Indonesia, the City of Sabang is a tourist city that is in great demand by tourists, thus creating opportunities for banks and financial institutions to participate in providing services and also financing for the people of Sabang City. With the presence of Bank Aceh Syariah in Sabang City, it is hoped that it can help develop the community's economy so that people can use banking facilities based on Sharia principles ([Bank Aceh, 2020](#)).

Bank Aceh Syariah Sabang Branch Office, which was inaugurated in May 1992, is located at Jalan Trading No. 23 West Kuta, Sukakarya, City of Sabang, Aceh, with a telephone number of (0652) 21198-22592. Bank Aceh Syariah, in carrying out its function as a bank that applies Sharia principles, offers fundraising products to improve people's welfare by fostering a culture of saving. Bank Aceh Syariah also offers solutions to the community's capital problems by providing financing distribution products to meet quick funding needs. Likewise with other services to support existing products. With these products, Bank Aceh Syariah can contribute to funding the halal tourism sector so that its capital and management are in accordance with Islamic Sharia provisions. In addition, in line with the implementation of information technology to meet community needs in accordance with the latest developments, Bank Aceh Syariah also seeks to improve the quality and types of service products in the form of financial technology to create high levels of satisfaction and loyalty for all of its customers.

### **The Potential of Halal Tourism in the City of Sabang**

The city of Sabang is part of the province of Aceh and is located in the westernmost region of Indonesia. It is one of Indonesia's gateways and borders the sea with India and Thailand. Its strategic location, combined with the beauty of nature and sea tourism, has earned Sabang the nickname "The Golden Island" City ([Sabang Customs, 2018](#)). Sabang is also known as a diving destination (scuba diving). In addition, in several locations where the sea is not too deep and relatively calm, the Sabang Sea can also be enjoyed without scuba diving or free diving. The city of Sabang also has an inner harbor that is easily visited by large-capacity cruise ships. The local government of Sabang City is faced with an institution that has statutory power to handle the development of the Sabang area, namely the BPKS (Sabang Area Management Agency) as the executor of Law No. 37 of 2000 concerning the determination of the City of Sabang to become a free trade area and free port in the western part of Indonesia.

The Aceh region that has tourism potential consists of the City of Sabang (Klah Island, Rubiah Island, Selako Island, and Rondo Island) and Aceh Island District, Aceh Besar (Breueh Island and Teunom Island). The more prominent tourism sector is in Sabang City, and it is proven that the tourism sector contributed 70% of the Regional Original Revenue (PAD) in 2013 ([Yahya, 2019](#)). Tourist objects that are spread throughout almost the entire city of Sabang are divided into 4 (four) areas, with details of 3 (three) integrated tourist areas and 1 area for developing city tourism objects and attractions. It can be described in detail as follows ([Mahyuzar, 2006](#)):

1. Iboih tourist area: includes the Monument km 0 (Zero), and Rubia Island
2. Gapang tourist area: covers the Gapang peninsula
3. The tourist area of Lheueng Angen: includes the Nest Cave area
4. Areas for the development of city tourism objects and attractions: include Lake Aneuk Laot, Kasih Beach, Sumur Tiga Beach, Kreung Pria Laot, Anoi Itam Beach and hot springs.

The Iboih tourist area, the Gapang tourist area, and the Lheueng Angen tourist area are the three tourist regions being developed in the Iboih village out of the four. Aside from that, Iboih was chosen as the tourist area development area out of the four because it has the greatest draw and highly special natural assets that are not shared by other regions in the Province of Aceh.

With the potential of natural resources in the city of Sabang, Sabang offers a wide variety of natural tourist charms, one of which is marine tourism, which is known for its beautiful sea. The beauty of the marine natural panorama that is owned by the City of Sabang is the main attraction for local and foreign tourists to visit the City of Sabang. The maritime destinations owned by the City of Sabang include, namely ([Sabang City Tourism Office, 2022](#)):

**Table 1. Sabang City Maritime Destinations**

<b>No.</b>	<b>Name</b>	<b>Description</b>
1.	Iboih Beach	Iboih Beach has clear bluish sea water. Tourists who come to Iboih beach can enjoy holiday packages such as diving and snorkeling. In addition, tourists can also enjoy the panoramic view of the beach by boarding an engine boat. If tourists want to stay overnight, around Iboih, beach there are also many accommodations ranging from homestays, and hotels to bungalows.
2.	Rubiah Island	It is called Rubiah Island because in this place there is the grave of Cut Nyak Rubiah. This island is one of the favorite tours in Sabang that must be visited by tourists. The underwater enchantment on Rubiah Island seduces anyone who comes and dives into it. This island is also one of the favorite islands for snorkeling and diving activities.
3.	Anoi Itam Beach	Anoi Itam Beach has black sand, thus making the name of this beach named anoi which is sand and itam means black. This black sand makes Anoi Itam Beach quite unique in Sabang compared to other beaches. Not only is it a beautiful beach, the sand on Anoi Itam Beach also contains nickel which weighs an estimated

		3 times that of other beaches. Although Anoi Itam Beach is not white sand, its natural beauty is not inferior to other beaches.
4.	Sumur Tiga Beach	Sumur Tiga Beach is a beach that has the longest coastline in the Sabang area. This beach also has fine white sand and the waves are quite big. When tourists visit this beach, they will be greeted with a very beautiful natural panorama because it faces the east side, so on this beach tourists can see a very beautiful sunrise. Apart from swimming and walking on the beach to enjoy the view, tourists can also visit Sumur Tiga Resto, where various types of food and drink dishes are available.
5.	Sarang Cave	If tourists want to witness natural beauty like in Raja Ampat, Sabang also has it, namely Sarang Cave. At a glance, this place is like Raja Ampat because it has very beautiful protected forest hills. This cave is also a swallow's nest and there are also about seven caves at the foot of the cliffs and protected hills. The unique thing is, the seven caves stand firmly above the blue sea on Weh Island, so the beauty of the scenery cannot be doubted. Besides that, the location of this cave is also bordered by the Indian Ocean, so that makes the sea view so stunning.
6.	Ujong Kareung Beach	The distinctive feature of Ujong Kareung Beach is that it has a panoramic view of the beach which is decorated with rocks. Interesting spots in this place will be perfect for tourists who like to take photos. Apart from that tourists can also fish from the top of the rocks, and for a more exciting challenge, tourists can also jump from the top of the rocks into the sea.
7.	Gapang Beach	Gapang Beach is a beach in Sabang which is located in a remote area, but the long journey to Gapang beach is guaranteed to pay off, because this beach has a very beautiful panorama and the atmosphere is so calm. This beach also has the longest coastline in the Sabang area and is directly connected to the vast ocean. The sea water is so clear that it makes it easier for tourists to see small fish swimming in the sea.

*Source: Sabang City Tourism Office, 2022*

The development of halal tourism is increasing rapidly with all its promising potential; of course, a legal umbrella is needed to regulate it. As one of the areas that are a mainstay of halal tourism in Aceh, Aceh also welcomes the government's program regarding halal tourism, namely by issuing Qanun Jinayah Number 6 of 2014 as one of the efforts to uphold Islamic Sharia as well as supporting the halal tourism program ([Maulidia, 2019](#)). The creation of sustainable tourism destinations is necessary since the city of Sabang makes the tourism industry its key pillar. It aspires to develop environmentally responsible, conveniently accessible, safe, and comfortable tourism that boosts local, regional, and national economies. Additionally, it seeks to increase both the variety as well as the quality of tourist locations. The Ministry of Tourism assists the city of Sabang, which is well-known for halal tourism, in developing its regional tourism potential while adhering to Islamic law.

The 2017 Sail Sabang event, which serves as a separate branding for the City of Sabang, is one of many events that Sabang has been designated as the host for by the Aceh Culture and Tourism Office. Other activities included the Sabang International Freediving Competition (SIFC) in 2017, which featured divers from 20 different nations, and the Sabang Marine Festival (SMF) in 2018, which drew 22 ships from different nations. The cross-country shipping routes used at the 2018 SMF event were Sabang (Indonesia), Phuket (Thailand), and Langkawi (Malaysia) ([Aceh Disbudpar, 2019](#)).

By holding the SIFC event, it can attract tourists, especially foreign divers, to want to visit Indonesia, especially Sabang, and this SIFC event is one of the important things to boost the tourism industry in Sabang because the number of participants is increasing every year. In the 2017 event, the

excitement of the event was also felt by hotel managers, transportation services, and MSMEs in the culinary and merchandise sectors, whose turnover increased during the event. In addition, the location of Sabang in the Malacca Strait is often a cruise ship crossing route. In 2016, 12 cruise ships were leaning in Sabang, and in 2017, the number increased to 84 cruise ships and hundreds of large ships passing through Sabang through the Malacca Strait. Of course, this has profitable tourism potential for the City of Sabang ([Setiawan, 2018](#)).

The city of Sabang, besides having attractive tourist objects and being rich in natural resources, turns out that it not only sells natural beauty but also has diverse local creativity with cultural and religious concepts. This was proven in the SMF event, where BPKS, as the organizer, made a breakthrough by combining modern and traditional nuances so that participants could watch the yacht festival with cultural nuances such as traditional Aceh fishing dances and other artistic attractions ([Setiawan, 2018](#)). This may catch the attention of visitors to Sabang who are drawn there by the city's maritime beauty as well as the distinctiveness of Acehnese customs and local culture. By maximizing the creative sector, Sabang's tourism economy can grow. In addition, the city's facilities have received assistance from numerous sharia sectors, including Sharia hotels and halal eateries.

Apart from the potential for maritime destinations, Sabang has many other tourism potentials that can attract tourists to visit the city. Other tourism potentials include museums (Km 0 Monument and Sabang's Golden Age museum), historical tours of the Japanese and Dutch forts, and halal tourism (halal-certified culinary and social life with a strong religious feel). If tourists want to enjoy tourist destinations other than maritime destinations, Sabang also has exotic locations for adventure, such as the Sarang Cave, a cave located on the seafront and consisting of four cave mouths with stunning views. In order to access the location of this cave, tourists must pass through steep cliffs and a path surrounded by trees, but this is a challenge for tourists. Besides having the potential to be a tourist destination, the city of Sabang also has a handicraft industry, namely the processing of coconut shells into various necessities of life for the community. Such as drinking glasses, trays, spoons, lampshades, forks or ladles, key chains, and other accessories that can be used as unique and beautiful souvenirs for tourists visiting this area.

In addition to the crafts above, the coconut shell industry is also the center of the handicraft industry in Ujung Kareung Village, Sukajaya District, Sabang. The distribution of handicrafts made from coconut shells is carried out in souvenir shops along the Trade and Iboih areas up to kilometer 0. These coconut shell crafts can be used as souvenirs for tourists visiting the city of Sabang. This is one of the main components of local economic development, especially for the people of the Ujong Kareung sub-district ([Lestari, 2017](#)).

### **Bank Aceh Syariah's Contribution in Supporting the Development of the Halal Tourism Sector in the City Of Sabang**

The presence of Bank Aceh Syariah is a strategic opportunity in the growth of the economic sector in the Sabang region by encouraging in both financial and non-financial forms for local economic players, which supports the development of the halal tourist sector in the city of Sabang. By emphasizing on fairness in transactions, the value of helping one another, and togetherness, this bank operates on the principle of mutually beneficial profit sharing for customers and the bank, enabling them to become business partners in managing a business and avoiding speculative activities in transactions.

As an Islamic financial institution, Bank Aceh Syariah runs its business according to Sharia principles. Sharia principles in Islamic bank business activities are agreement rules based on Islamic law between banks and other parties for depositing funds, financing, or other activities that are declared in accordance with Sharia principles ([Hasanah, 2016](#)). Bank Aceh Syariah continues to implement various innovations and updates in order to improve the quality of products and services that are expected to be able to meet customer needs in using a variety of banking transactions and services, in light of the development of Islamic bank products and services that continue to provide convenience to customers.

The contribution of Bank Aceh Syariah to supporting the halal tourism sector in Sabang City can be specifically seen in the distribution of funds and service facilities provided to facilitate community transactions for both MSME actors and visiting tourists. Support from Bank Aceh itself is, of course, very

much needed to expedite and facilitate the development of the halal tourism sector. Moreover, Bank Aceh itself is an Aceh regional bank whose mission is to drive the Aceh economy and support the regional development agenda. Therefore, Bank Aceh Syariah must contribute to supporting the development of the tourism sector, especially halal tourism, to become a sector that can support the community's economy. The Sabang city government itself is currently intensively carrying out the recovery of the tourism sector, so the banking sector is expected to support MSMEs as a provider of tourist facilities and ease of transactions for tourists visiting Sabang.

### **Support Through Fund Distribution Products**

One of Bank Aceh Syariah's contributions to improving access to money for Islamic banking is the channeling of funds through financing products to Micro, small, and Medium Enterprises (MSMEs). It is well recognized that MSMEs play a significant role in boosting a region's economy by acting as an economic driver, a source of employment opportunities, and a supporter of the tourism industry. The form of financing provided for MSME actors is called productive financing.

Bank Aceh Sharia KC Sabang offers productive financing for both trading and production companies. Working capital requirements for a customer's business typically cover expenditures for hiring project implementers, purchasing inventory, renting space for a business, paying for labor, and other costs unrelated to the customer's investment. Investment requirements are utilized for setup, development, and expansion, including the creation of structures like factories or offices, as well as the acquisition of tools and equipment. The products that are available for useful finance include ([interview with Bank Aceh Syariah, 2022](#)):

- a. iB Business Financing is financing intended for customers who need business capital by applying Sharia principles.
- b. Bank Aceh Seuramoe Micro financing iB Bank Aceh Seuramoe Micro Financing is financing provided for micro or small entrepreneurs who need additional capital for business development.

Productive financing is intended only for production businesses and working capital for small, medium, and large businesses in the form of home production businesses, individuals, and legal institutions, as well as financing for activities that produce, use, or produce goods for public consumption. In providing financing, Bank Aceh Syariah has provisions for providing financing to a business, namely by looking at and directly observing the location of the place of business. The aqd used in productive and consumptive financing is a *Murabahah* agreement contract, or a sale and purchase contract, in which the customer purchases goods and the bank serves as the provider of those goods coming from third parties. In the sale and purchase agreement, the goods, the purchase price, and the selling price of the bank to the customer are all clearly stated so that it includes the profit the bank makes. So that the client consents to pay the bank's selling price all at once or in installments. In addition to *murabaha*, *musyarakah* programs are offered to help Bank Aceh Syariah microfinance products grow their business.

Bank Aceh Syariah financing products that are most in demand by MSME players are *murabaha* financing products, where these products fully contribute to supporting the halal tourism sector in Sabang City. The contribution of Bank Aceh Syariah in channeling financing to MSME actors can be seen from the existence of halal tourism business actors who are developing their businesses in the culinary, fashion, and lodging sectors, such as hotels, guest houses, bungalows, and homestays. The distribution of financing is very useful for the community, especially MSME actors. With the existence of financing products, business actors are greatly assisted because they can procure new goods, expand their business premises, and increase business capital ([interview with PU, 2022](#)).

In addition to *murabahah* and *musyarakah* schemes, which are fascinating to research in this study, the distribution of financing at Bank Aceh Syariah to economic players also focuses on time and the quantity of financing platforms. Bank Aceh Syariah offers microfinance, which is the main component of MSME development, to support the growth of the halal tourism industry in the city of Sabang for a maximum of five years, a minimum of six months, and an average of between two and three years. This indicates that, in terms of duration, Bank Aceh gives respect to the length of the financing schedule that economic operators may employ.



Similar considerations should be given to the amount of finance or capital, which is the amount of realization paid to the consumer in every each transaction. In reality, each customer receives a different quantity of capital according to their demands as a business actor. The majority of the financing that PT. Bank Aceh Syariah offers to its micro-clients ranges from \$50 million to \$1 billion. Customers who meet the MSME criteria, have no trouble paying monthly installments, and have earned the bank's trust are among the bank's premier clients. These clients obtain financing or capital amounts that surpass the specified ceiling. Additionally, for micro-customers that need microfinance for the first time, the bank cannot provide capital of more than \$50 million to MSMEs ([interview with Bank Aceh Syariah, 2022](#)).

Contracts and ceilings are therefore intimately linked to funding, aside from the time frame. Islamic bank fund distribution activities are always accompanied by elements of mentoring and supervision. The precautionary principle is usually used by Bank Aceh Syariah, a commercial bank controlled by the local government, when allocating loans, including to MSMEs in the city of Sabang. In this activity, Bank Aceh Syariah does not just concentrate on the financial aspects; business actors who receive funding injections from the bank are also assisted about concerning the business activities carried out by business actors, such as with regard to the management practices used by business actors in developing the business. This is true of the weekly supervision that takes place for businesses that received financing from the bank.

Providing assistance and supervision for business actors by Bank Aceh Syariah is a form of the bank's commitment to supporting and encouraging the development of business activities for its customers. This is intended so that business actors can seriously use the capital they have obtained, and the bank can control customer moral hazard and ensure that the business runs well. Furthermore, training is carried out as a form of increasing the understanding of business actors in doing business activities.

### **Other Complementary Services**

The Sabang City government and other institutions continue to improve goods and governance in accordance with Sharia standards, as well as provide suitable facilities for purification so that it makes it easier for tourists to worship, and find food or beverages with halal-certified in accordance with the law number 33 of 2014 concerning halal product guarantees. This is done in order to increase the potential for halal tourism in the City of Sabang ([JDIH BSN, 2017](#)).

As part of its support for the halal tourism industry in Sabang City, Bank Aceh Syariah is also still dedicated to enhancing the customer service amenities it offers. This is demonstrated by the presence of seven ATM facilities, which are positioned in urban regions and popular tourist destinations. The presence of ATMs can make it simpler for halal tourism industry participants and visitors to meet their needs for non-cash transactions.

Bank Aceh Syariah and the government of Sabang City also held a socialization of the non-cash movement and cash management system at Mata Ie Resort Sabang, which aims to implement non-cash transactions as a whole to realize good governance based on information technology, so that the process of financing and paying the Sabang APBD can be carried out automatically, fast, precisely, efficiently, and safely ([Bank Aceh, 2019](#)). In addition to offering ATM services, Bank Aceh Syariah also makes use of technological advancements by introducing the "ACTION" mobile banking application. This technology-based service makes it simpler for users to conduct transactions using the features offered by the ACTION application.

In addition to the above contributions, Bank Aceh Syariah collaborates with other organizations, including the Sabang City Tourism Office, the Office of Industry, Trade, Cooperatives, and Sabang City MSME, to socialize MSME actors and offer comprehensive solutions to the various issues that the offenders face. Bank Aceh Syariah also visits the Salak Pondok Gardens in Balohan Sabang and helps the farmers of the Salak Pondok Gardens by providing funding to the MSME sector. The visit is a manifestation of Bank Aceh Syariah's dedication to enhancing the MSME sector in Sabang City and empowering the people who live there. The owner of the Salak Garden will be able to extend his marketing efforts and streamline his business by creating high-quality salak, which is highly sought after by the general public and visitors, thanks to the money that has been provided ([AcehtribunNews, 2021](#)).

The various fintech services offered by Bank Aceh Syariah are there to help the bank's implementation of funding and financing products. Additionally, assist business players in their efforts to promote the growth of the halal tourist industry in Sabang. Through product developments, Bank Aceh Syariah continues to enhance a number of services in order to promote the growth of the halal tourism industry in the city of Sabang. The availability of the Bank Aceh Syariah Quick Response Indonesia Standard (QRIS) is another useful transactional tool that supports MSMEs in their bookkeeping needs. Therefore, by promoting halal, the usage of this facility by MSME players will undoubtedly effect on tourism sector and expanding digitization.

## **E. CONCLUSION**

The contribution of Bank Aceh Syariah to supporting the development of the halal tourism sector in the city of Sabang is particularly carried out through fund distribution products, namely microfinance with *murabahah* and *musyarakah* schemes for MSME actors. However, Bank Aceh Syariah does not only focus on financial aspects alone; business actors who receive injections of funds from the bank are also provided assistance related to business activities carried out by business actors, including the management used by business actors in developing the business. Such is the case with supervision, which is carried out once a week for businesses that receive financing from the bank.

The ease of service facilities by Bank Aceh, such as the convenience of ATM facilities, Mobile ACTION, QRIS, and other facilities, is a supporting facility in facilitating transactions for enterprises and visiting tourists in addition to financing products. To make it simpler for travelers and support tourism actors, especially those traveling to the Sabang region, Bank Aceh and other Sharia banks need to keep improving their service facilities, especially digital ones.

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