

## The Role of Bank NTB Syariah in Supporting the Halal Industry in West Nusa Tenggara

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DOI: 10.21111/ijtihad.v19i2.14947

Received:

Revised:

Approved:

### Abstract

*This research aims to analyze the role of Bank NTB Syariah in supporting the development of the halal industry in West Nusa Tenggara (NTB). As a province with great potential in the halal tourism and MSME sectors, NTB needs systemic support from Islamic financial institutions to optimize its economic growth. This is relevant to government policies, such as the Halal Product Assurance Law No. 33 of 2014 and the Halal Industry Master Plan 2023–2029. Where Sharia Financial Institutions are expected to be strategic partners in realizing these regulations. The method used in this study is a qualitative method with primary data sources from observations and interviews, and is supported by various researches, scientific journal articles, policy reports, and official documents related to the Role of Bank NTB in Supporting the Halal Industry in NTB. The results of this study show that Bank NTB Syariah has contributed significantly to supporting the halal industry in NTB, especially through MSME financing and collaboration with stakeholders. However, further efforts are needed to improve halal certification education, expand service networks, and strengthen supporting infrastructure. Recommendations that can be submitted from the results of this research include the implementation of training and workshops to increase business actors' understanding of halal certification and the development of more innovative banking products.*

**Keywords:** Sharia Bank, NTB Sharia, Halal Industry

### Abstrak

Penelitian ini bertujuan untuk menganalisis peran Bank NTB Syariah dalam mendukung pengembangan industri halal di Nusa Tenggara Barat (NTB). Sebagai provinsi dengan potensi besar di sektor pariwisata halal dan UMKM, NTB membutuhkan dukungan sistemik dari lembaga keuangan syariah untuk mengoptimalkan pertumbuhan ekonominya. hal ini relevan dengan kebijakan pemerintah, seperti UU Jaminan Produk Halal No. 33 Tahun 2014 dan Master Plan Industri Halal 2023–2029. Dimana Lembaga Keuangan Syariah diharapkan dapat menjadi mitra strategis dalam mewujudkan regulasi tersebut. Metode yang digunakan dalam penelitian ini adalah metode kualitatif dengan sumber data primer dari obesrvasi dan wawancara, dan didukung dengan berbagai peneltian, artikel jurnal ilmiah, laporan kebijakan, dan dokumen resmi yang berkaitan dengan Peran bank NTB dalam Mendukung Industri Halal Di NTB. Hasil dari penelitian ini menunjukkan bahwa Bank NTB Syariah telah berkontribusi signifikan dalam mendukung industri halal di NTB, terutama melalui pembiayaan UMKM dan kolaborasi dengan pemangku kepentingan. Namun, diperlukan upaya lebih lanjut untuk meningkatkan edukasi sertifikasi halal, memperluas jaringan layanan, dan memperkuat infrastruktur pendukung. Rekomendasi yang dapat diajukan dari hasil penelitian ini antara lain pelaksanaan pelatihan dan workshop untuk meningkatkan

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pemahaman pelaku usaha tentang sertifikasi halal serta pengembangan produk perbankan yang lebih inovatif.

**Kata Kunci:** *Bank Syariah, NTB Syariah, Industri Halal*

## **INTRODUCTION**

West Nusa Tenggara (NTB) is one of the leading halal tourist destinations that has been recognized internationally. However, this potential has not been fully optimal due to the lack of financing support and adequate financial infrastructure. This condition underlies the urgency of developing the halal industry in NTB, in line with national policies such as the Halal Product Assurance Law Number 33 of 2014 and the Halal Industry Master Plan 2023–2029. In this context, Bank NTB Syariah plays a crucial role not only as a fund provider, but also as a strategic partner. This role is important to support halal industry business actors, so that they can contribute significantly to the achievement of the targets that have been proclaimed in the Halal Industry Master Plan.

The existence of Islamic or Sharia Banks in Muslim and non-Muslim countries is an important phenomenon, especially since Indonesia is a country with the largest Muslim population in the world. The development of Islamic Banks or Sharia Banks is also expanding and encouraging the birth of Islamic banks in Indonesia which are not only institutions but also supported by the government through Law of the Republic of Indonesia Number 7 of 1992 concerning Banking, then regulated in Law of the Republic of Indonesia Number 10 of 1998 concerning Amendments to Law of the Republic of Indonesia Number 7 of 1992 concerning Banking.<sup>1</sup> In 1991 Bank Muammalat Indonesia was the only Commercial Bank that carried out business activities based on the principle of profit sharing, in other words, Bank Muammalat became the first Sharia Bank in Indonesia that existed in positive law through Law No. 7 of 1992 and Government Regulation No. 72 of 1992.<sup>2</sup> It was recorded that in 2007 there were three Islamic bank institutions in Indonesia, namely Bank Muammalat, Bank Syariah Mandiri, and Bank Mega Syariah.<sup>3</sup>

Since the issuance of the mandate of Law No. 21 of 2008, there have been 3 Sharia Business Units, namely Regional Development Banks which have changed into Sharia Commercial Banks, including BJB Syariah in 2010, Bank Aceh became Bank Aceh Syariah in 2016, and finally Bank NTB became Bank NTB Syariah in 2018. Then as of December 2010, around 13 Sharia Business Units of Regional Development Banks that are preparing to convert into Sharia Commercial Banks, namely Bank Riau Kepri and Bank Nagari.<sup>4</sup> Reflecting on the economic crisis in 1997, it is proof that banks operating

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<sup>1</sup> Dr. Basaria Nainggolan, *Perbankan Syariah Di Indonesia*, I (Depok: PT. Rajagrafindo Persada, 2016), h.6.

<sup>2</sup> Abdul Ghofur Anshori, "The History of the Development of Sharia Banking Law in Indonesia and Its Implications for National Banking Practices," *La\_Riba* 2, no. 2 (2008): h.161.

<sup>3</sup> Dr. Basaria Nainggolan, *Perbankan Syariah Di Indonesia*, h.6.

<sup>4</sup>Yosita Nur Widiyanti, "Bank Umum Syariah: Menyoal Konversi BPD," *9 Juli*, 2021, <https://finansial.bisnis.com/read/20210709/90/1415697/bank-umum-syariah-mensoal-konversi-bpd>. Diakses pada 24 oktober 2024, pukul 19.30

using sharia principles could survive at that time, in the midst of the onslaught of exchange rates and high interest rates. Thus, Islamic banking is expected to improve its resilience system and create a strong and resilient national economy.<sup>5</sup>

The Indonesian government supports the halal industry, through regulations and cooperation with the banking sector. This support is strengthened by the Halal Product Assurance Law Number 33 of 2014, which aims to provide legal certainty for business actors in obtaining halal certification.<sup>6</sup> In addition, the government has also issued Regulation No. 39 of 2021 concerning the Implementation of Halal Product Assurance with the aim of making it easier for business actors and MSMEs who are the backbone in the industrial sector to obtain the halal certificate.<sup>7</sup> In addition, Government Regulation No. 7 of 2021 was issued to support the convenience and protection of cooperatives and MSMEs, this policy is expected to encourage the development of the halal sector in areas with high potential which is also supported by the financial sector.<sup>8</sup>

In the Master Plan for the Halal Industry 2023-2029 in Indonesia which is regulated by the National Committee for Sharia Economics and Finance (KNKES) and the Ministry of National Development Planning/Bappenas has designed a plan for the development of a sharia-lined economy in Indonesia. The purpose of this “Master Plan Industri Halal” is to harmonize national development planning as regulated in the Annual Government Work Plan, National Medium-Term Development Plan and National Long-Term Development Plan, and it is hoped that over time, the development of the halal industry in Indonesia will be harmonized by ministry and agency programs related to the improvement and development of the halal industry.<sup>9</sup>

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<sup>5</sup> Andrew Shandy Utama, “Perkembangan Perbankan Syariah Di Indonesia,” *UNES Law Review* 2, no. 3 (2020): 290–98, h. 30

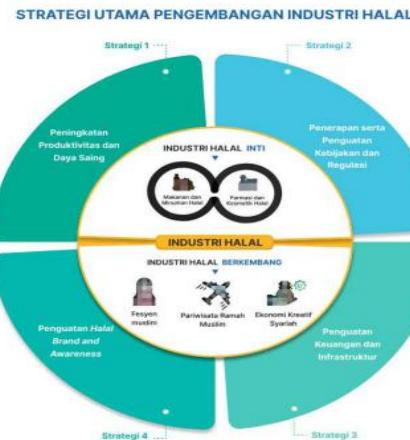
<sup>6</sup> UU Jaminan Produk Halal, *Undang Undang No 33 Tahun 2014 Jaminan Produk Halal*, n.d.

<sup>7</sup>Peraturan Pemerintah, *Peraturan Pemerintah No 39 Tahun 2021 Tentang Penyelenggaraan Jaminan Produk Halal*, n.d.

<sup>8</sup> Peraturan Pemerintah, “Peraturan Pemerintah No 7 Tahun 2021,” n.d.

<sup>9</sup> KNEKS, “MASTER PLAN INDUSTRI HALAL INDONESIA Executive Summary,” 2023.

Diagram 1  
National Committee on Sharia Economics and Finance<sup>10</sup>



Looking at the halal industry development strategy in the Master Plan, one of which is strengthening finance and infrastructure in supporting various sectors in the halal industry, as well as the halal Product Assurance Law, as well as the Government Regulation issued, Islamic finance has become one of the industries with a rapid increase in the global financial sector, even outperforming the conventional market, the Islamic financial services industry is one of the strategies that supports financing sustainable and strengthen the Islamic economy and finance.<sup>11</sup> Islamic banks as a place to collect and distribute funds are certainly one of the parties that should support this government plan.

West Nusa Tenggara Province (NTB) as one of the regions in Indonesia that has extraordinary tourism potential, supported by rich local wisdom and abundant natural resources. The natural beauty of NTB blends harmoniously with the traditions and culture of the local community, creating a unique attraction that attracts domestic and foreign tourists. In addition, NTB has solidified its position as a leading destination for halal tourism, or more familiarly known as Muslim-friendly tourism. With its great potential, this sector is expected to be able to become the main pillar in strengthening the NTB economy while contributing significantly to the improvement of the national economy. NTB's success in managing halal tourism can be an inspirational model for other provinces in utilizing local wealth to achieve inclusive and sustainable economic growth.<sup>12</sup>

<sup>10</sup> *Ibid*, 2023

<sup>11</sup> P R Silalahi, I Imsar, and A Fattah, "Industri Halal Sebagai Solusi Peningkatan Pertumbuhan Ekonomi Di Nusa Tenggara Barat," *Jurnal Ilmiah Ekonomi Islam* 10, no. 02 (2024): 1444–54.

<sup>12</sup> *Ibid*.

In the Halal Tourism Industry, Indonesia won an award as a halal destination *World Travel Halal Award* in 2015. Lombok, West Nusa Tenggara, was named as a *World Halal Destination* and *World Best Halal Honeymoon Destination* in 2019, *Crescentrating Mastercard* has set five priority halal tourism destinations in Indonesia, namely Lombok (NTB) with a score of 70, Aceh 66, Riau 63, DKI Jakarta 59, and West Sumatra 59.<sup>13</sup> The Indonesian Ministry of Tourism has set a focus on the development of halal tourist destinations in three main provinces, namely Nanggroe Aceh Darussalam, West Sumatra and West Nusa Tenggara. These three areas were chosen because they have great potential in presenting tourist experiences that are in accordance with sharia principles and supported by cultural uniqueness, natural beauty and the availability of adequate halal facilities.<sup>14</sup>

In addition to tourism, other industrial sectors are MSMEs, the NTB Provincial MSME Cooperative Office classified 103,284 Micro and Medium Business Units with 86,922 units or 84.16% for the Micro MSME category, 15,119 or 14.5% for the Small Business MSME category, and 1,243 (1.2%) for other Medium Enterprises in 2021.<sup>15</sup> Meanwhile, the number of Micro, Small and Medium Enterprises in NTB as of December 2022 was 86,992 micro enterprises, followed by around 15 small businesses. 119, and medium is 1,243 with a total of 103,284 MSMEs in NTB spread across 10 districts or cities in NTB.<sup>16</sup>

The NTB Industry Office in 2022 mentioned preparations for halal industry development which will be launched for the next 20 years, but to support this, MSME actors must have a halal certificate, it was also stated that since 2020 there have been 300 halal services for MSMEs by the NTB Provincial Government, including banking CSR which is used to facilitate MSMEs in obtaining halal certificates.<sup>17</sup> In the official website of the NTB Provincial Government, explaining that as many as 475 business actors and micro-fostered by Bank Central Asia (BCA) have obtained halal certificates from BPJPH, Bank BCA indirectly facilitates the process of procuring this halal certificate, as an effort to advance the MSME industry in NTB.<sup>18</sup> Seeing the potential of West Nusa Tenggara (NTB) in the development of the Halal Industry starting from the Tourism and MSME sectors, it is necessary for Regional Commercial Banks, in this case Bank NTB Syariah,

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<sup>13</sup> Zamarkasyi Baharuddin, "Perkembangan Bisnis Hotel Syariah Di Indonesia (Studi Kasus Pengembangan Hotel Syariah Di Lombok)," *Jurnal Al-Adl* 1, no. 1 (2018): 18.

<sup>14</sup> Riyanto Sofyan, "Laporan Perkembangan Pariwisata Ramah Muslim Daerah 2019-2020" (Jakarta, 2020).

<sup>15</sup> Silalahi, Imsar, and Fattah, "Industri Halal Sebagai Solusi Peningkatan Pertumbuhan Ekonomi Di Nusa Tenggara Barat."

<sup>16</sup> Dinas Koperasi Usaha Kecil dan Menengah, "Klasifikasi UMKM Berdasarkan Kabupaten/Kota Di NTB" (<https://data.ntbprov.go.id/group/dinas-koperasi-usaha-kecil-dan-menengah>, 2022). Diakses pada 25 Oktober 2024 pukul 13.14

<sup>17</sup> Dinas Perindustrian NTB, "NTB Akan Punya Dua Kawasan Industri Halal," 10 Januari, 2022, <https://disperin.ntbprov.go.id/?p=1540>. Diakses pada 25 Oktober 2024, pukul 19.17

<sup>18</sup> Bidang IKP Pemprov NTB, "475 UMKM NTB Peroleh Sertifikat Halal," 30 Januari, 2024, <https://ntbprov.go.id/post/475-umkm-ntb-peroleh-sertifikat-halal#:~:text=475> UMKM NTB Peroleh Sertifikat Halal !,IKP - \* Tue%2C 30 Jan 2024. Diakses pada 25 Oktober 2024, pukul 19.20

to play a role in the development of the Halal Industry in NTB. Therefore, the author seeks to examine the extent of Bank NTB Syariah's efforts and role in supporting the halal industry in NTB.

Departing from this background, the author can elaborate on the formulation of the problem in this study, namely: 1) How Sharia Bank Are Developing In Indonesia? 2) How Bank NTB Syariah Development Post-Conversion? 3) What is the role and efforts of Bank NTB Syariah in supporting the Halal Industry in NTB

## **RESEARCH METHOD**

This research uses a qualitative method with a library research approach. The researcher examined primary and secondary sources. The main goal of the qualitative research approach is to achieve a holistic and in-depth understanding of a phenomenon, When this approach is implemented through the literature research method, the foundation of the arguments and research findings is built through a comprehensive synthesis of data from a variety of written sources. The data is sourced from primary and secondary literature, including books, scientific journals, and research reports that serve as the theoretical and empirical foundations of previous studies. An analysis is also carried out on official documents, such as government regulations, institutional annual reports, or public policies, to identify and understand the structural framework underlying the phenomenon under review. Rich and contextual descriptive data support obtained from archival and media sources, such as news, articles, or historical records.<sup>19</sup>

The primary data sources of this research consist Observations, Interviews. To support primary data, scientific journal articles, policy reports, and official documents and the history of the establishment of the bank until it became an Islamic bank that related to the Role of NTB banks Post-Conversion in Supporting the Halal Industry in NTB.

By using descriptive analysis, researchers aim to provide a clear, systematic, and in-depth picture of a phenomenon. Researchers analyze and interpret existing data to build an argument that can later become a gap in other studies. In this case, several shortcomings were found related to the role of Bank NTB after the conversion in supporting the halal industry Master Plan that was launched.

## **RESULT AND DISCUSSION**

### **1. Sharia Banks in Indonesia**

Concrete movements towards the establishment of Islamic banks began to be seen significantly in the 1970s. This idea was first discussed in seminars on Indonesia-Middle East relations held in 1974 and 1976. This discussion was then continued and strengthened in the early 1980s through various forums, including a discussion that specifically raised the topic of "Islamic Banks as a Pillar of Islamic Economics". This

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<sup>19</sup> Mestika Zed, *Literature Research Methods*, I (Jakarta: Yayasan Pustaka Obor Indonesia, n.d.). h, 3.

series of movements marks the beginning of active and systematic efforts to realize the existence of Islamic banks in Indonesia.<sup>20</sup>

The development of Islamic banks is influenced by two main types of factors: internal and external. Internal factors relate to the operational and service aspects of the bank itself, such as the availability and coverage of its network. Meanwhile, external factors include elements from outside the bank that also play an important role in its development, such as fatwas issued by the Indonesian Ulema Council (MUI) and public perception of Islamic banking. Islamic banks themselves are a product of the Islamic economic system, which has fundamentally different foundations, principles, and principles from the capitalist economic system that is the basis for the conventional banking legal system. These fundamental differences create a unique operational framework for Islamic banks.<sup>21</sup>

The legal basis regarding the change of commercial banks to Islamic banks in Indonesia is regulated by several regulations, especially Law Number 7 of 1992 concerning Banking and then changed to Law Number 10 of 1998 and then Law Number 21 of 2008 concerning Banking. According to sharia law, banking regulations. Indonesia November 15, 2009 concerning Changes in Conventional Banking Business Activities to Sharia Banking, other regulations related to banking are also contained in the Financial Services Authority or OJK Regulation No.64/POJK.03/206 concerning the Change of Business Activities of Conventional Banks to Sharia Banks.<sup>22</sup>

The existence of Law No. 21 of 2008 concerning Sharia banking is based on the public's great interest in Islamic banks in borrowing and storing their money.<sup>23</sup> Islamic banks are in direct contact with the real sector in carrying out their activities, so the establishment of Islamic banks must be carried out in such a way as to ensure the relationship between Islamic banks and the development of the macroeconomic environment, Islamic banks and Islamic financial institutions need to build relationships for stable macroeconomic conditions that need to be maintained.<sup>24</sup>

The function of Islamic banks and Sharia Business Units is to collect and distribute community funds, then carry out social functions in the form of Baitul Maal by receiving money from zakat, alms and hidah and other social funds and then given to

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<sup>20</sup> Muhammad Syarif Hidayatullah, "Membumikan Ekonomi Syariah Di Indonesia (Sebuah Upaya Memasyarakatkan Ekonomi Syariah Dan Mensyariahkan Ekonomi Masyarakat)," *Ijtihad: Jurnal Hukum Dan Ekonomi Islam* 14, no. 2 (2020): 186, <https://doi.org/10.21111/ijtihad.v14i2.4619>.

<sup>21</sup> Sisca Debyola Widuhung and Aris Machmud, "Sharia Banking Position in the Economic and the National Legal System," *International Journal of Social Service and Research* 2, no. 9 (2022): 774, <https://doi.org/10.46799/ijssr.v2i9.142>.

<sup>22</sup> Amrul Muzan, Nazla Fatimah Hanani, and Riska Riska, "Konversi Perbankan Syariah Dari Konvensional Pada Bank Umum Milik Daerah Di Indonesia," *ISLAMIC BUSINESS and FINANCE* 3, no. 1 (2022): h.19.

<sup>23</sup> Dr. Basaria Nainggolan, *Perbankan Syariah Di Indonesia*, h.7.

<sup>24</sup> Luthfiah Nurazlina and Hasbi Assidiki Mauluddi, "Dampak Faktor Eksternal Dan Faktor Internal Terhadap Perkembangan Bank Umum Syariah Di Indonesia The Impact of External and Internal Factors on the Development of Islamic Banks in Indonesia," *Journal of Applied Islamic Economics and Finance* 1, no. 1 (2020): h.98.

zakat management organizations, after which Sharia Banks and Sharia Business Units can also collect funds in the form of cash waqf and distribute them to madzahir according to the wishes of the waqf. This has been regulated in Law Number 41 of 2004 concerning Waqf and Law Number 38 of 1999 concerning Zakat Management, from these functions and regulations which illustrate that Islamic banking is extorted as *a financial and social intermediaries institution*.<sup>25</sup>

The main goal of Islamic Financial Institutions is not only to focus on achieving profits, but also to rely on a broader vision, which is to make a real contribution to the development of social life and poverty alleviation. This commitment goes beyond just implementing charitable activities such as zakat, infaq, and shadaqah. The implementation of this vision is realized through various innovative products and services that are tailored to muamalah contracts, such as mudharabah, musyarakah, murabahah, and ijarah.<sup>26</sup>

These products are not only designed to meet the financial needs of the community, but also contain social values that encourage economic empowerment, improve the quality of life, and strengthen the solidarity of the people. Thus, Islamic Financial Institutions play an important role as an important pillar in realizing a fair, inclusive, and sustainable economy,<sup>27</sup> Islamic banking is still classified as a newcomer, but it is growing very rapidly, considering Indonesia's status as the largest Muslim country in the world, thus increasing the demand for banking services that apply Islamic laws and principles.<sup>28</sup>

## **2. Performance of Bank NTB Syariah Post-Conversion**

Bank NTB Syariah is a bank owned by the provincial government of West Nusa Tenggara, established and began operating on July 5, 1964 based on NTB regional regulations, strengthened by NTB Provincial Regional Regulation Number 08 of 1984 concerning NTB Provincial Regional Development Bank, and then revised by NTB Provincial Region. Regulation Number 01 of 1993, and finally the change of legal form of the NTB Regional Development Bank to become a Regional Company of Limited Liability Companies (PT) of Bank NTB on March 19, 1999.<sup>29</sup>

The decision of the general meeting of shareholders on June 13, 2016 approved the transformation of PT Bank NTB Syariah into Bank NTB Syariah, which indirectly brings new hope for the consolidation of the NTB economy. The transition process

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<sup>25</sup> Anshori, "Sejarah Perkembangan Hukum Perbankan Syariah Di Indonesia Dan Implikasinya Bagi Praktik Perbankan Nasional," h.165.

<sup>26</sup> Siti Amaroh, "Penilaian Kinerja Sosial Berbasis Maqasid Syariah Pada Bank Umum Syariah Hasil Konversi Di Indonesia," *MALLA: Journal of Islamic Banking and Finance* 2, no. 1 (2018): h.9.

<sup>27</sup> Siti Amaroh, "Penilaian Kinerja Sosial Berbasis Maqasid Syariah Pada Bank Umum Syariah Hasil Konversi Di Indonesia," *MALLA: Journal of Islamic Banking and Finance* 2, no. 1 (2018): 17, h. 29.

<sup>28</sup> Tira Nur Fitria, "PERKEMBANGAN BANK SYARIAH DI INDONESIA, STIE AAS Surakarta," *Jurnal Ilmiah Ekonomi Islam* 1, no. 2 (2015): h.80.

<sup>29</sup> Bank NTB Syariah, "Sejarah Bank NTB Syariah," n.d., <https://bankntbsyariah.co.id/Perusahaan/tentangBankNTBSyariah/sejarah-bank-ntb-syariah>. Diakses pada 25 Oktober 2024, pukul 20.26

lasted almost 2 years until Bank NTB Syariah on September 24, 2018 officially began operating according to sharia principles. This conversion is also based on the Decree of the Member of the Board of Commissioners of the Financial Services Agency (OJK) Number: Kep-45/D.03/2018 concerning Licensing for Changes in Bank Business Activities. banks in establishing commercial banks according to sharia law. Bank NTB Syariah continues to grow over time, now has 50 offices, including 1 main head office with 12 branches, 24 sub-branch offices, 6 cashier offices and 7 service offices.<sup>30</sup>

Before converting to Bank NTB Syariah according to the OJK Decree in 2018, Bank NTB's financial performance experienced several significant challenges. In 2017, Bank NTB experienced a decrease in net profit by 35.81%, this low net profit was one of the factors that encouraged Bank NTB to convert. Bank NTB's total assets before conversion were around Rp 7.1 trillion in 2018, with liabilities of Rp 5.77 trillion, although there was growth in Bank NTB's assets every year, but the growth rate was not enough to support better reliability.<sup>31</sup> In addition, loans that fail to pay, known as Non-Performing Loans (NPLs) in banking, are quite high before conversion. So that Bank NTB faces challenges in managing credit risk, which also has a direct impact on its financial reliability and stability.<sup>32</sup>

Profitability is the performance that a bank achieves in terms of generating profits. Factors that determine the rise and fall of Islamic bank profitability include the size and capital of Islamic supervision banks, governance, and capital adequacy ratio. To assess how well an Islamic bank operates and manages its finances, we need to look at and analyze the value of the Capital Adequacy Ratio, Net Interest Margin and Financing to Deposit Ratio.<sup>33</sup> However, in a crisis, the outcome is different. The crisis has proven to affect the performance of companies, including Islamic banks. After converting to Bank NTB Syariah, its asset growth increased to IDR 7.1 trillion in 2018, to IDR 14.32 trillion in 2023. Liabilities reflecting bank liabilities also increased from 5.77 trillion in 2018, to IDR 12.62 trillion in 2023.<sup>34</sup> Bank NTB Syariah is also considered to be able to maintain customer interest despite experiencing a decrease in net profit due to the covid-

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<sup>30</sup> Bank NTB Syariah, "Sejarah Bank NTB Syariah," n.d., <https://bankntbsyariah.co.id/Perusahaan/tentangBankNTBSyariah/sejarah-bank-ntb-syariah>. Diakses pada 25 Oktober 2024, pukul 20.24

<sup>31</sup> Silalahi, Imsar, and Fattah, "Industri Halal Sebagai Solusi Peningkatan Pertumbuhan Ekonomi Di Nusa Tenggara Barat."

<sup>32</sup> Bhahari Abdul Ghani, *Analisis Komparatif Kinerja Keuangan Bank Ntb Syariah Sebelum Dan Sesudah Konversi, Angewandte Chemie International Edition*, 6(11), 2023. h.163-167.

<sup>33</sup> Kautsar Riza Salman et al., "The Effect of the COVID-19 Pandemic on Profitability Performance and Maqashid Sharia Performance in Islamic Commercial Banks in the ASEAN Region," *Banks and Bank Systems* 19, no. 3 (2024): 82, [https://doi.org/10.21511/bbs.19\(3\).2024.08](https://doi.org/10.21511/bbs.19(3).2024.08).

<sup>34</sup> NTB Satu, "Potret Kinerja Keuangan Bank NTB Syariah Pasca-Konversi," *NTB Satu Era Baru Jurnalisme*, n.d., <https://ntbsatu.com/2024/02/01/potret-kinerja-keuangan-bank-ntb-syariah-pasca-konversi.html>. Diakses pada 25 Oktober 2024, pukul 20.56

19 pandemic in 2020, this shows that Bank NTB is able to adapt to unexpected market conditions.<sup>35</sup>

### **3. Bank NTB Syariah Support for the Halal Industry in NTB**

Based on the Halal Product Assurance Law, Government Regulation No. 39 of 2021 and No. 7 of 2021, Sharia Banks should be present to support the halal industry in order to realize the halal Industry MasterPlan which will be implemented until 2029.

Bank NTB Syariah officially converted into an Islamic bank in 2018, as a strategic step to meet the needs of the people of West Nusa Tenggara (NTB) for financial solutions that are in line with sharia principles. This transformation is not only an answer to the increasing public demand for halal financial institutions, but also reflects the bank's commitment to providing a banking system that is transparent, fair, and based on sharia values. This conversion aims to provide a variety of financial services that suit the needs of the people, while strengthening the bank's role as a trusted partner in blessed and equitable financial management.<sup>36</sup>

Bank NTB Syariah's service products include deposits, consumptive and productive financing, services and services, simulation, and E-Banking.<sup>37</sup> The role of Bank NTB Syariah in supporting the halal industry in NTB through several initiatives and programs that the author can summarize are as follows. *First*, Financing for Halal MSMEs, Halal certification brings significant benefits to MSMEs. First, halal certification builds consumer trust in products, improve business reputation, and open up business growth opportunities. In addition, halal certification also opens access to international markets, where the demand for halal products is increasing.<sup>38</sup> Bank NTB Syariah provides financing assistance to Micro, Small, and Medium Enterprises (MSMEs) engaged in the halal sector. Through financing products such as TabunganKu iB Amanah, this bank provides capital to MSME actors to develop their businesses. A study shows that after obtaining financing from Bank NTB Syariah, many MSMEs that were previously threatened with closure can now operate well and develop.<sup>39</sup> In addition, on the official website of Bank NTB Syariah, there is a table of MSME Corners in the

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<sup>35</sup> Bustamil Bustamil and Nurwahidin Nurwahidin, "Analisis Perbandingan Kinerja Keuangan Perbankan Sebelum Dan Sesudah Melakukan Proses Konversi (Study Kasus Pada Bank NTB Syariah)," *Jurnal Ilmiah Ekonomi Islam* 9, no. 2 (2023): 1667, <https://doi.org/10.29040/jici.v9i2.8463>.

<sup>36</sup> Radar Lombok, "Bank NTB Syariah Go Digital Pada Usia 59 Tahun," 5 Juli, 2023, [https://radarlombok.co.id/bank-ntb-syariah-go-digital-pada-usia-59-tahun-mengabdi-dengan-etika-bisnis-islam-dan-inklusivitas.html#google\\_vignette](https://radarlombok.co.id/bank-ntb-syariah-go-digital-pada-usia-59-tahun-mengabdi-dengan-etika-bisnis-islam-dan-inklusivitas.html#google_vignette). Diakses pada 29 Oktober 2024, pukul 16.28.

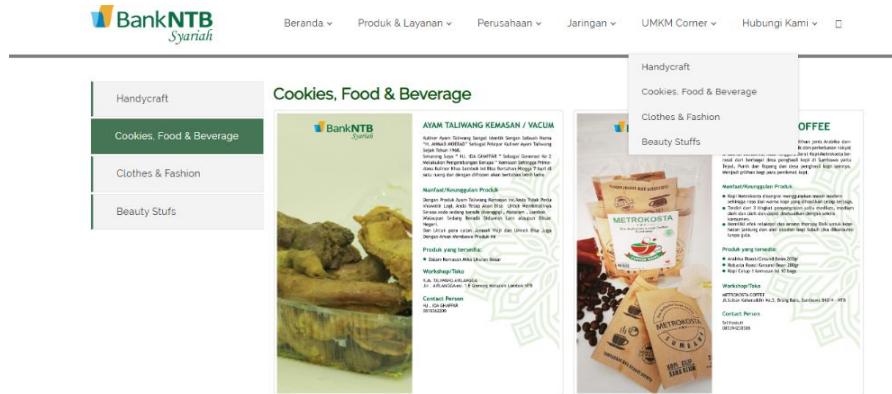
<sup>37</sup> Bank NTB Syariah, "Products and Services," n.d., [https://www.bankntbsyariah.co.id/?fbclid=PAZXh0bgNhZW0CMTEAAaaABCRiG0dtEMtnXagET5bV2GPpOAJrfupo2sJXbUwAUUVVoIIIa6WHIak\\_aem\\_eZS9rRZE7b2h0GrCYLhJaw](https://www.bankntbsyariah.co.id/?fbclid=PAZXh0bgNhZW0CMTEAAaaABCRiG0dtEMtnXagET5bV2GPpOAJrfupo2sJXbUwAUUVVoIIIa6WHIak_aem_eZS9rRZE7b2h0GrCYLhJaw).

<sup>38</sup> Ahmad Musadad Sadad et al., "The Efforts of The Bangkalan Regency Government in Accelerating Halal Certification for MSMEs; Analysis of the Norm Escalation Theory-Islamic Good Governance," *Ijtihad* vol. 18, no. 1 (2024): 51, <https://doi.org/10.21111/ijtihad.v18i1.11430>.

<sup>39</sup> Baiq Rodia Khaerunnisa, "PERAN BANK NTB SYARIAH DALAM PENGEMBANGAN UMKM TANJUNG BIAS DI DESA SENTELUK KECAMATAN BATULAYAR KABUPATEN LOMBOK BARAT," *Skripsi* 15, no. 1 (2024): 37–48.

economic empowerment of NTB Gemilang divided into Handcraft, Cookies, Food And Beverage, Clothes and Fashion, Beauty Stuffs which in its report from 2019 to 2020.<sup>40</sup>

**Picture 1**  
**Official Website of Bank NTB Syariah**



*Second*, collaboration with relevant government agencies, Bank NTB Syariah collaborated with the Tourism Office in 2019 to promote halal tourism in the NTB area.<sup>41</sup> Bank NTB Syariah collaborates with various institutions, including the Ministry of Law and Human Rights, to assist MSMEs in intellectual property registration. This collaboration aims to increase the competitiveness of halal products from MSMEs in NTB. Encouragement from the banking sector can support MSMEs to upgrade so that collaboration between the Regional Office of the Ministry of Law and Human Rights of NTB and Bank NTB Syariah is felt to be necessary. This collaboration was carried out through the signing of an MoU between the Regional Office of the Ministry of Law and Human Rights of NTB and Bank NTB Syariah which is planned to be carried out in the period of late October to early December 2024.<sup>42</sup>

*Third*, Digital Transformation and Halal Tourism Promotion, In order to improve services to customers and support the halal industry, Bank NTB Syariah has carried out digital transformation. This allows for easier access for business actors to access Islamic financial services, which is important for the development of the halal industry in

<sup>40</sup>Bank NTB Syariah, “UMKM Corner” (Mataram, n.d.), <https://bankntbsyariah.co.id/Umkm/handycraft>. Diakses pada tanggal 29 Oktober 2024, pukul 15.40

<sup>41</sup>KNEKS, “Potensi Besar NTB Untuk Pengembangan Ekonomi Syariah Dan Industri Halal,” 06 September, September 2019, <https://kneks.go.id/berita/120/potensi-besar-ntb-untuk-pengembangan-ekonomi-syariah-dan-industri-halal?category=1>. Diakses pada 29 Oktober 2024, pukul 15.54.

<sup>42</sup>Kemenkumham NTB, “Kemenkumham NTB Dan Bank NTB Syariah Berkolaborasi Upayakan UMKM Naik Kelas,” 4 Oktober 2024, 2024, <https://ntb.kemenkumham.go.id/berita-utama/kemenkumham-ntb-dan-bank-ntb-syariah-berkolaborasi-upayakan-umkm-naik-kelas>. Diakses pada 29 Oktober 2024, pukul 15.51

today's digital era.<sup>43</sup> Bank NTB Syariah supports the development of halal tourism in NTB, which is one of the sectors with great potential for economic growth. In addition, this promotion is carried out through the existence of halal-certified hotels and the promotion of halal tourist destinations, Bank NTB Syariah helps strengthen a tourism ecosystem that is friendly to Muslim tourists.<sup>44</sup> In addition, Bank NTB Syariah also participates in international events such as the Indonesia Halal Expo in Brunei Darussalam, where this activity aims to introduce superior halal products from NTB to the international market, as well as open export opportunities for local MSMEs.<sup>45</sup>

Looking at the efforts made by Bank NTB Syariah in supporting the halal industry, it turns out that there are several shortcomings that can indirectly affect the effectiveness of its support. Among these shortcomings. *First*, Low Awareness and Knowledge of Halal Certification. One of the main challenges is the low awareness among industry players about the importance of halal certification. Despite efforts to form a halal industry acceleration team, there are still many business actors who do not understand the process and benefits of halal certification. Awareness in halal certification is actually facilitated by bank BCA to support the development of the halal industry in NTB.<sup>46</sup> Then Bank Syariah Indonesia formed a halal industry acceleration team with the NTB Industry Office.<sup>47</sup>

*Second*, Banking Product Innovation, Office Accessibility, and Supporting Infrastructure. Bank NTB Syariah has limitations in the innovation of Islamic financial products. This results in a lack of product variety that can be offered to business actors in the halal sector, so they may not get financing solutions that suit their specific needs. Then the network of Bank NTB Syariah offices is also still limited, especially in remote areas and tourist locations. This makes it difficult for business actors to access Islamic banking services directly, which is very important to support the growth of the halal industry.<sup>48</sup> Supporting infrastructure for the halal industry, such as halal product processing and distribution facilities, still needs to be improved. Bank NTB Syariah needs to work more closely with the government and related institutions to build adequate infrastructure so that halal products can be produced and marketed properly.

Various kinds of West Nusa Tenggara's potential, which is also motivated by the existence of the MasterPlan on the Halal Industry 2023-2029, several efforts have been

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<sup>43</sup> Lombok, "Bank NTB Syariah Go Digital Pada Usia 59 Tahun." Diakses pada 29 Oktober 2024, pukul 16.04.

<sup>44</sup> KNEKS, "Potensi Besar NTB Untuk Pengembangan Ekonomi Syariah Dan Industri Halal."

<sup>45</sup> Bidang IKP, "Kolaborasi Bank NTB Syariah, Kadisdag: NTB Mall Hadiri Indonesia Halal Expo Di Brunei Darussalam," *Jumat 28 Juni, 2024*, <https://ntbprov.go.id/post/kolaborasi-bank-ntb-syariah-kadisdag-ntb-mall-hadiri-indonesia-halal-expo-di-brunei-darussalam>. Diakses pada 30 Oktober 2024, pukul 20.15

<sup>46</sup> NTB, "475 UMKM NTB Peroleh Sertifikat Halal." Diakses pada 30 Oktober 2024, pukul 21.17

<sup>47</sup> NusraMedia, "Kolaborasi Disperin NTB Dan BSI Mataram Bentuk Tim Percepatan Industri Halal," *23 November, 2024*, <https://nusramedia.com/ekonomi-bisnis/kolaborasi-disperin-ntb-dan-bsi-mataram-bentuk-tim-percepatan-industri-halal-39921.html>. Diakses pada 30 Oktober 2024, pukul 21.15.

<sup>48</sup> Silalahi, Imsar, and Fattah, "Industri Halal Sebagai Solusi Peningkatan Pertumbuhan Ekonomi Di Nusa Tenggara Barat."

made by Bank NTB Syariah, especially after their conversion since 2018. Although Bank NTB Syariah has shown a commitment to supporting the halal industry, the shortcomings as described above, need to be overcome through synergy between banks, the government, and business actors. By increasing awareness of halal certification, expanding innovation in Islamic financial products, and improving infrastructure and service accessibility, support for the halal industry in NTB can be more effective and sustainable.

## **CLOSSING**

To strengthen its role, Bank NTB Syariah needs to increase education on halal certification, expand its service network, and innovate in Islamic financial products. Synergy between the government, business actors, and Islamic banking is very important so that the Halal Industry Master Plan 2023-2029 can be achieved, while encouraging inclusive and sustainable economic growth in NTB. Bank NTB Syariah has shown a strong commitment in supporting the development of the halal industry in West Nusa Tenggara (NTB) after its conversion into an Islamic bank in 2018. The bank's active role is reflected in various initiatives, such as providing financing for halal MSMEs, collaboration with government agencies, and promoting halal tourist destinations. Sharia financing provided to micro and small business actors has helped many MSMEs survive and grow, especially through products such as TabunganKu iB Amanah. In addition, cooperation with the Tourism Office and the Ministry of Law and Human Rights has also strengthened the halal ecosystem in NTB, including in terms of protecting intellectual property rights for local products.

However, there are shortcomings that are also a challenge for Bank NTB Syariah as well as other Islamic financial sectors, namely low awareness and knowledge of halal certification. Through this research, the author suggests that Bank NTB Syariah seeks to hold training, workshops, and education for business actors in the tourism sector and MSMEs in terms of halal certification. For further research, it is hoped that it can further research the development of Bank NTB Syariah and other Sharia Financial Institutions in supporting the Halal Industry. Seeing some of these shortcomings, through this study, the author suggests that Bank NTB Syariah seeks to hold training, workshops, and education for business actors in the tourism sector and MSMEs in terms of halal certification.

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