A Case Study on Halal Tourism

HALAL TOURISM DEVELOPMENT: THE CASE STUDY OF NUSA TENGGARA BARAT (NTB)
Message from the Executive Director of National Committee of Islamic Finance (KNKS):

Assalamu’alaikum Warahmatullahi Wabarakaatuh
Bismillahirrahmanirrahim

First of all, let us praise to the Almighty Allah SWT, because of His blessing for us, we are able to complete the Halal Tourism Development: Case of Nusa Tenggara Barat (NTB). May peace be upon the Prophet Muhammad SAW, which is the greatest role model of all time for the humankind.

Nowadays, Muslims make up one of the fastest-growing segments of the global travel industry. In response, hotels and tour operators are increasingly trying to meet their dietary and religious needs. Since 2016, the number of Muslim travelers has grown nearly 30 percent, and a recent joint study by Mastercard and Crescent Rating, a research group that tracks halal-friendly travel, projects that over the next decade that sector’s contribution to the global economy will jump to $300 billion from $180 billion. With a population that is disproportionately young, educated and upwardly mobile, they are one of the fastest-growing demographics on the global tourism scene.

Alhamdulillah in 2019, Indonesia is awarded World’s Best Halal Tourism Destination 2019. Whereas Lombok, NTB; Aceh; Riau dan Kepulauan Riau; DKI Jakarta and Sumatra Barat are among the top best 5 halal tourism destinations in Indonesia. Lombok, West Nusa Tenggara (NTB) always becomes the forefront for Halal Tourism in Indonesia. The evidence is showed in World Halal Travel Awards 2015 and 2016 whereby Lombok, NTB was awarded Best Halal Destination and Best Honeymoon Destination. Thus Lombok, NTB has been known as the maiden of halal tourism in Indonesia. The beautiful geoparks, beaches, and mountains, as well as strong local ethnic and religious grassroots, is the key factor of NTB in gaining halal tourism brand in both domestic and international. As the halal tourism destination, Lombok, NTB has attracted to attract more foreign tourists from Moslem populated countries like Middle East countries, Malaysia, Brunei Darussalam as well as foreign tourist from minority Muslim countries such as Europe, Australia, etc.

Nevertheless, the halal tourism scene in NTB has been successful in acquiring attention from domestic and overseas tourists hence there should be a lesson learned so that provinces that want to become a halal tourism destination can gain valuable information or benchmark from NTB. Therefore, we hope that this case study can provide beneficial information to all people particularly stakeholders in the tourism industry. The case study will also be useful for any researcher who conducting a research on Halal Tourism or Muslim Friendly Tourism (MFT).

Thank you

Wabillahitaufik Walhidayah
Wassalamualaikum Warahmatullahi Wabarakaatuh
Message from the Director of Education and Research, National Committee of Islamic Finance (KNKS):

Assalamu’alaikum Warahmatullahi Wabarakaatuh
Bismillahirrahmanirrahim

All praises to God Almighty Allah SWT, for making Halal Tourism Development: Case of Nusa Tenggara Barat (NTB) completed. May peace be upon the Prophet Muhammad SAW, which is the greatest role model of all time for the humankind.

The tourism sector is one of the potential sectors in the world. The increasing number of destinations and tourism investments has encouraged this sector to be a major factor in foreign exchange earnings, employment, business development and infrastructure. Additionally, tourism is also one of the largest and fastest growing sectors compared to other sectors (UNWTO Tourism, 2014). According to a report from the World Travel & Tourism Council (WTTC, 2018), the tourism and travel sectors have a positive contribution to the global economy such as it contributes to macro variables such as the GDP, economics growth and reducing unemployment. The development of global tourism and travel are inseparable from the visits of foreign and domestic tourists. One potential market that is predicted to continue to increase from year to year is the visiting Muslim countries. Moreover, Muslims now make up one of the fastest-growing segments of the global travel industry. In response, hotels and tour operators are increasingly trying to meet their dietary and religious needs. Consequently, many tourist areas are trying to develop their potential as the halal tourism destination. The pioneers of halal tourism destination in Indonesia is Nusa Tenggara Barat (NTB) province. Thus, it is timely this case study delves into the Halal Tourism Development in Nusa Tenggara Barat (NTB).

After winning the World Halal Travel Awards 2015 and 2016, NTB Province then issued the NTB Regional Regulation Number 2/2016 on Halal Tourism (Peraturan Daerah/Perda No 2 Th 2016 tentang Pariwisata Halal). With the regulations it is showed that the local government is very concerned in developing the halal tourism in NTB. Furthermore, NTB is blessed with beautiful white-sand beaches, forest-covered mountainous areas, and a distinct culture. All of these combinations are the basis for NTB to become a world class halal tourism destination. I believe this case study becomes essential by addressing some strategies that used by NTB local government to boost halal tourism in respective region. I also hope that this case study can be a reference to practitioners or researcher in the tourism sector or those who interested to develop halal tourism in other provinces or regions.

Finally, we would like to express our sincere thanks to all parties who helped in making this case study possible such as the Governor of NTB, Bapak Dr. Zulkieflimansyah; Bapak Lalu M.Faozal, Head of the NTB Tourism and other individuals or institutions that cannot be mentioned one by one.

Thank you

Wabillahitaufik Walhidayah
Wassalamualaikum Warahmatullahi Wabarakaatuh
Halal Tourism Development:  
The Case Study of Nusa Tenggara Barat (NTB)

Abstract
A neighbor island province of Bali, Nusa Tenggara Barat was for years a spectator to the success of Bali as a premier global tourism destination. The case describes how the leadership of the government and the tourism industry of Nusa Tenggara Barat put an unknown and backwater province in the spotlight of the global tourism market. The turnaround was achieved by developing a tourism strategy that focused on the development of halal tourism that was aligned with the aspirations of its communities and that targeted a matching market. With the appropriate message and channels, and the appointment of the right professionals to implement the strategy, the provincial leaders were successful in realizing the potential of tourism in NTB.

Keywords: Nusa Tenggara Barat (NTB), Halal Tourism, Muslim Friendly Tourism, Tourism Marketing Strategy, Tourism Promotion

Introduction
The Indonesian government, through the Ministry of Tourism, has played a key role in developing Indonesia’s halal tourism industry. In 2012 it formulated a formal strategy to develop the industry, which included establishing preliminary growth targets for Muslim tourists. In 2013, the government encouraged investment in 12 designated halal destinations in several provinces, including Nanggroe Aceh Darussalam (NAD), West Sumatra, Lampung, DKI Jakarta, West Java, Central Java, Yogyakarta, East Java, South Sulawesi and Nusa Tenggara Barat (NTB). As a result, Lombok, the island west of NTB province, won awards for the “World’s Best Halal Honeymoon Destination”, “World’s Best Halal Beach Resort” and “World’s Best Halal Tourism Website” at the World Halal Travel Awards held in Abu Dhabi in 2016.1

1Indonesia eyes up further growth as world leader in halal tourism, Oxford Business Group, https://oxfordbusinessgroup.com/analysis/positive-prospects-country%E2%80%99s-success-halal-destination-indicates-significant-growth-potential
Tourism development in the province of Nusa Tenggara Barat (NTB) began in the 1970s when tourists started to visit three small islands: Gili Air, Gili Meno, and Gili Trawangan, as well as Lombok Island as a side trip from their main destination of Bali province. Since then, the government of NTB had been looking at ways to make NTB a tourist destination to rival its world-famous neighbor island, Bali province.

**Background**

The Province of West Nusa Tenggara (NTB) is formed by two main islands, Lombok island and Sumbawa island. In terms of geology, they, along with Bali, are part of the Lesser Sunda Islands. Ecologically, the flora and fauna of Lombok and Sumbawa are similar to the flora and fauna of Papua, Australia and the Pacific islands, whereas Bali’s flora and fauna are part of the Asian continent.

Today, NTB has a population of over four million people who are ethnically and culturally very diverse. The Sasak, the indigenous people of the islands, form the predominant culture of the province. In addition, there are four subcultures with distinct languages. The capital city of Mataram, also on Lombok Island, was part of the Kingdom of Karangasem of Bali, and today 15% of the population are of Balinese lineage. Meanwhile, Sumbawa, an island rich in natural resources was invaded and was subject to different kingdoms in its history, including the Majapahit Kingdom, a Hindu kingdom in Java that dominated the region. Later, the western
part of the island was subjugated by the Kingdom of Gelgel of Bali while on the eastern part, the Kingdom of Bima was an Islamic kingdom with close ties to the people of Bugis and Makassar of southern Sulawesi. As these different cultures interacted with the local cultures throughout time, they have created a modern distinctive multi-cultural NTB with strong Islamic values.

Up until 1998, the last year of the New Order government of President Soeharto, the development of provinces outside of Java island, including NTB, was relatively stagnant. Construction of infrastructure such as roads, public transportation, airport and seaport services important to the hospitality sector saw very little development. The lack of infrastructure discouraged private sector investment in the province, including tourism-related projects. Attempts to promote the NTB province to international tourists were too weak to make an impact. Despite its diverse and colorful cultural and natural heritage, NTB was little known. Changes were to come only after the fall of the New Order regime after regional autonomy was granted and power passed on to locally elected officials.

Regional autonomy allowed for the evolution of a distinctive approach to developing the tourism industry in NTB. Although made up of many different cultures, including the Hindu Balinese, the majority of the population, about 97%, were observant Muslims. This meant that the consumption of halal (religiously permitted by Islam) food and drink prevailed in NTB. Unlike in Bali, the trade and consumption of non-halal pork and alcoholic beverages, for example, was rare beyond certain establishments, notably the international chain hotels.

This could give rise to the dilemma of a flow of international tourists who might prefer non-halal food and drink to such an extent that an increase of international tourist would be unwelcomed by many in NTB province. Indeed, the beginning of tourism in the three Gili islands was seen as appropriate and encouraged as it limited interactions of tourists with the population. However, the importance of the tourist trade to the economy of the province demanded a policy approach that would be satisfactory to all relevant stakeholders.

Tourism as a Contributor to the Economy

The Travel & Tourism Council reported in their 2019 annual research that the tourism sector was an important contributor to the world economy. In 2018 the global tourism market
contributed 10.4% of global GDP, and created 20% of global jobs, a faster pace of 3.9% compared to the rest of the global economy at 3.2% (vi) (see Figure 2).

In Indonesia, the impact of the tourism and travel sector was greater than the global average. In 2018 the sector’s international visitors spent IDR 221 billion, which was 6% of the Indonesian GDP that year. The industry grew by 7.8% and employed almost 13 million people. (vii)

<table>
<thead>
<tr>
<th>INDONESIA 2018 KEY DATA</th>
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<tbody>
<tr>
<td>CONTRIBUTION OF TRAVEL &amp; TOURISM TO GDP</td>
</tr>
<tr>
<td>6.0% OF TOTAL ECONOMY</td>
</tr>
<tr>
<td>Total T&amp;T GDP = IDR890.428.088bn (USD142.68bn)</td>
</tr>
<tr>
<td>+7.8%</td>
</tr>
<tr>
<td>2018 Travel &amp; Tourism GDP growth</td>
</tr>
<tr>
<td>CONTRIBUTION OF TRAVEL &amp; TOURISM TO EMPLOYMENT</td>
</tr>
<tr>
<td>12,966.4 JOBS (000's)</td>
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<tr>
<td>(10.3% of total employment)</td>
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<tr>
<td>18,496.6 JOBS (000's)</td>
</tr>
<tr>
<td>Expected in 2029</td>
</tr>
<tr>
<td>INTERNATIONAL VISITOR IMPACT</td>
</tr>
<tr>
<td>IDR220,930BN</td>
</tr>
<tr>
<td>USD15.1bn in visitor spend (6.8% of total exports)</td>
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<td>15.0</td>
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<tr>
<td>MN</td>
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<tr>
<td>Expected international arrivals for 2019</td>
</tr>
</tbody>
</table>

Source: (World Travel & Tourism Council, 2019)

Figure 2: Travel and Tourism Contribution to the Global Economy

**Fulfilling the Needs of Muslim Tourists**

In a very specific portion of the tourism population, Muslim travelers were making a mark. In 2007, World Travel Market, in association with Euromonitor International, published World Trend Report 2007, a special section of which was dedicated to the Middle East and the potential for *halal* tourism. The report described how the Dubai Emirates, as part of a policy to lessen its dependency on oil, succeeded in developing its tourism sector by catering to the needs of Muslim travelers. Saudi Arabia followed suit by developing its own tourism industry to attract regional tourists. Euromonitor International forecasted that inbound tourists in the Middle East would grow by 66% between 2006 and 2011. (viii)
Who are these Muslim Travelers?

Muslim travelers, because of their faith, have certain special needs when travelling. The provision of solutions and services to help fulfill the expectations of Muslim travelers to make their journey comfortable and easier in fulfilling their faith-based needs is a challenge to service providers. The core faith-based needs of Muslim travelers are:

- *Halal* food service, or permitted food and drinks for Muslims
- *Mosque/mussalla/surau* or praying facilities

To help service providers improve their services and offers to Muslim travelers, CrescentRating proposed a framework to help design services that would fulfill faith-based needs of Muslim travelers, and which non-Muslim travelers could also enjoy:

<table>
<thead>
<tr>
<th>Customer Needs</th>
<th>Pre-Trip Touchpoints</th>
<th>Main-Trip Touchpoints</th>
<th>Post-Trip Touchpoints</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Need to Have:</strong> Solution catering to the <em>core needs</em> of Muslim Travelers</td>
<td></td>
<td>Availability of <em>halal</em> food and drinks on the premises</td>
<td></td>
</tr>
</tbody>
</table>
| **Good to Have:** Solution catering to preferred needs of Muslim Travelers | Information on available *halal* services and products | • Provision of a separate area for the consumption of *halal* food, drinks, and services on the premises  
• Information on available *halal* services and products | Information on available *halal* services and products |
Nice to Have: Solution delivering unique experiences for Muslim Travelers

- Provision of specific halal services and products
- Provision of a separate area for the consumption of halal food, drinks, and services on the premises
- Information on available halal services and products beyond the premises

Source: (CrescentRating Pte Ltd, 2016)

Figure 3: Framework for Product Development for the Muslim Tourist

As one moves further down the “Customer Needs” column, “Good to Have” to “Nice to Have” the quality and value of the service offerings improve and become relevant to more consumers beyond the intended Muslim travelers.

Why Target Muslim Travelers?

After the Dubai Emirates diversified into tourism targeting Muslim tourists from the Middle East, the Muslim tourist market grew to become a global market by expanding geographically. It also expanded due to the global increase of the Muslim population. Furthermore, Muslim millennials, with their increasing disposable income, have shown a large appetite for travel, new experiences and leisure.
In 2014, CrescentRating projected that the size of the Muslim tourism market for 2020 would be around 150 million visitors. In its 2019 projection, CrescentRating increased its projection for 2020 to 160 million visitors. Meanwhile, the 2018 realization of Muslim travelers was already at around 140 million international visitors.

**The Nusa Tenggara Barat Experience**

**Tuan Guru Haji (TGH) Muhammad Zainul Majdi**

When TGB Muhammad Zainul Majdi was installed as governor of NTB on September 17, 2008, he would go on to serve two terms up to September 17, 2018. During his term of service, he would gain a reputation for increasing the profile of the province in such areas as _sharia_ banking and _halal_ tourism. He was popularly called Tuan Guru Bajang (TGB). As he explained it, the term “Tuan Guru” was the term used by the _Sasak_ community for a religious leader. “Bajang” meant “young” in the _Sasak_ language and since he was the youngest among the _Sasak_ religious leaders at the time, he became Tuan Guru Bajang (TGB). He was also at the time, the youngest provincial governor at 36 years old, in the country.

He governed a province known for its natural beauty and cultural diversity yet with far less tourist visitors than its neighbor, Bali. At the same time, the province had a 97% strong Muslim population that had the potential to reject an increasing inflow of international tourists for fear of the possible negative cultural impact.

But the new governor saw the opportunity in the rising trend of Muslim travelers internationally and developed a Muslim traveler-oriented strategy to achieve an increase in incoming tourist flow and to communicate the strategy to all stakeholders. He hired qualified professionals to formulate and execute both the strategy and the communication of the strategy. By targeting Muslim tourists, the NTB tourism sector had the opportunity to craft a strategy to develop a tourism sector that would propel the province to a new era of sustainable development.

**Execution to Increase Tourism Arrival to NTB**

In developing a strategy for tourism development for the province of NTB, the tourism sector faced two fronts:
1. **The local stakeholders of the tourism industry of NTB.** For a province where the potential impact of the industry could be misunderstood and to some extent unwanted, the tourism sector had to make community stakeholders understand the opportunity and the need to target Muslim tourist in order to gain their support.

2. **The market, with a focus on the global Muslim tourist market.** The market was well defined with clear requirements and expectations.

### Engaging Stakeholders of the NTB Tourism Sector

Before the NTB tourism sector could promote the province to the world, it needed to engage the local stakeholders, particularly those potentially opposed to the development of the sector. The governor took an active role in the communication effort, engaging particular stakeholders directly. Among others, the important stakeholders that were engaged early in the process were:

- The religious leaders, particularly the MUI (*Majelis Ulama Indonesia*, the Council Islamic Scholars of Indonesia) in NTB Province,
- The business stakeholders of the NTB tourism sector, including:
  - The Hotel and restaurants association and its members
  - The Chambers of Commerce (*Kamar Dagang Indonesia*/*KADIN*) and its members
  - The small businesses in the craft and souvenirs
  - Travel related associations and businesses
- the Department of Tourism in Jakarta, the local hospitality industry association and members
- Airlines: local and international airlines, and
- Non-formal leaders of the community.\textsuperscript{xii}

### Engaging the Market

To engage the market, the governor and his staff crafted a strategy to encourage tourists, especially Muslim tourists, to set their destination trips to NTB. That NTB was largely unknown to the global tourist market was a challenge. To help overcome the market unfamiliarity on NTB, Tuan Guru Bajang (TGB) enrolled the support of the Minister of Tourism in Jakarta for the resources needed.\textsuperscript{xiii}
But still strapped for resources, the governor found new ways to promote NTB to the world, particularly in the form of social media. He needed a young and effective social media influencer to be part of the promotion team. Tuan Guru Bajang found his person in Taufan Rahmadi, whom TGB made Chairman of West Nusa Tenggara Tourism Promotion Board. Taufan proved to be instrumental in successfully bridging NTB with the global Muslim community.xiv

Prepar ing the Destinations

As the promotion for the province was being prepared, the physical development of the infrastructure for the destination and the people development process got underway. Some of the highlights of the developments included:

1. A new international airport, Zainuddin Abdul Madjid International Airport, with a longer airfield to accommodate larger high capacity wide body Boeing 767 and Airbus A330 aircrafts. The former airport, the Selaparang Airport, was a small airport located in the center of the city, which could not accommodate the increasing numbers of larger aircrafts coming to Lombok. The new international airport was located in Central Lombok, about one-hour drive from the capital of Mataram. It was announced for construction in 2005 and started operation in 2011. Although far from the city, it was close to new destinations on the southeastern part of the island of Lombok giving the opportunity for other areas and destinations to be developed for tourism.xv

2. New roads to reach tourism destinations: Many existing destinations and potential destinations either have old dilapidated access or none.

3. New destinations: Living traditional villages, such as the Sade Village, where visitors could see and experience traditional village life. Support was provided for training villagers to become tourist guides and loans for refitting and restoring destination villages and public facilities, including mosques, parking spaces, and bathrooms. The multicultural makeup of the people of NTB provided opportunities to develop traditional village tours.

4. Improve existing destinations, for example, Mandalika beach. It was a destination that was only accessible to adventurer surfers reachable by way of off-road vehicles and motorcycles through rough terrain. Previously only enjoyed by the very few willing to overcome the traveling hardships, the beach could now be reached by family car. The
local government prepared public amenities catering to Muslim families to make it a popular destination.\textsuperscript{xvi}

**Outcome**

Locally, the governor received great support from the tourism stakeholders. The local government together with the Ulama Council issued a law on \textit{halal} certification for hotels and restaurants. The certification gave Muslim tourists assurances on the level of quality of the food and services. The law offered guidance on \textit{halal} certification and did not require all establishments to be certified. It clarified the meaning of a \textit{halal} certified establishment and the products and services it provided. The \textit{halal} certification law highlighted the importance of certification for the consumers by providing clear guidance and establishing standards. Some did not appreciate the need for the costly \textit{halal} certification because as Muslims, they would not, for any reason, go against their own values and beliefs. But the communication regarding the law of the law made its rationale clear, which made it more acceptable. It also made clear the intent of NTB to be known as a global \textit{halal} destination.\textsuperscript{xvii}

While the infrastructure development was undergoing, the promotional processes exercise was also underway in parallel. The target was to convince Muslim tourists that NTB was the destination of choice. To achieve the goal, Taufan Rahmadi engaged the CrescentRating and together with his team and a team of the Department of Tourism went on a global social media attack. The result was a barrage of awards that NTB won in succeeding years.\textsuperscript{xviii} (Wikipedia, n.d.):

- **Year 2009:**
  1. Indonesia Tourism Award (ITA), by the Ministry of Tourism
  2. The 2nd Indonesia MICE AWARDS, by the Ministry of Tourism

- **Year 2010:**
  Indonesia Tourism Award for the best Province in Tourism Development, by the Ministry of Tourism

- **Year 2011:**
  The Best Dedicated Governor in Developing of MICE Industry

- **Year 2012:**
  The Most Improved in the development of the Tourism Sector, by Travel Club Tourism Award
Year 2015:
1. Award for Indonesia Attractiveness Index, by Tempo Media Group dan Frontier Consulting Group
2. World's Best Halal Honeymoon Destination, The World Halal Travel Summit, and Exhibition Award in Abu Dhabi,
3. World's Best Halal Tourism Destination, The World Halal Travel Summit, and Exhibition Award in Abu Dhabi

Tourist Arrivals in NTB

The results of the promotional activities reached expectations. The average increase in international tourist arrival to Indonesia between 2008 and 2014, was about 9%, compared to 20% for NTB’s for the same period. The national figure went up to 14% after 2014, whereas NTB’s figures peaked at over 50% in 2015. The international tourist coming to NTB are coming in twice as much as to the rest of the country. It is also resilient. When an earthquake befell on NTB in August 2018, which impacted the tourism arrival for the rest of the year, the numbers bounced back the next year. The numbers for June 2019, the first half of the year, showed that international tourist arrival figures already surpassed those of the whole year in 2013.

Figure 4: International Tourist Arrival in NTB Province (2009-2019)
Final Notes in *Halal* Tourism Development in NTB

Now NTB is in the spotlight, it needs to ensure to fulfill the consumers expectations, and that they will enjoy the experience to the point of either returning or referring to others to come and visit NTB. Thus, NTB needs to continue the momentum by continuing to build and develop the sector and the constituents and stakeholders of the sector.

It is clear that *halal* tourism is a strong value that reverberates with a potentially large and strong market that is also well endowed. It is therefore imperative for NTB to sustain and improve its strategy effort to maintain the level of satisfaction of tourists while ensuring the capture of new customers. As the market matures, its values would also mature and with it, the increasing higher levels of expectations. At the same time, the province will be confronted by higher levels of competition from other countries, both Islamic and non-Islamic, that are also engaging in halal tourism practices.

As the experienced of NTB is shared to the public, there will be other provinces that will follow in the footsteps of NTB. There are several special circumstances in the case of Halal Tourism development that are specifically unique to NTB, such as in the personalities involved and the societal values of the province. Nevertheless, these unique circumstances can be replaced by other unique and specific circumstances that are also aligned to the values resonating in each provinces in Indonesia.
Glossary of Terms

**Nusa Tenggara Timur or NTB**: Name of the province located next and directly to the east of Bali

**Halal**: An adjective that comes from Arabic that means permissible. In Islam, halal applies to all aspect of life that is permissible by Islamic law or Sharia law.

**Halal food**: Food that are permissible to be consumed by Muslims. Such food must not contain pork or pork byproducts and the slaughter of the animals would be done in the acceptable Islamic manner

**Halal drinks**: Drinks that are permissible to be consumed by Muslims must not contain any alcohol.

**Halal Tourism**: Tourism services that are designed to fulfill the needs of Muslim visitors. These services minimally should include the provision of halal food and drinks, and facilities for Muslims to properly and comfortably do their prayers.

**MUI or Majelis Ulama Indonesia**: Council Islamic Scholars of Indonesia

**Sharia**: Islamic law derived from the religious precepts of Islam, particularly the Holy Quran, or the central religious text of Islam, and the Hadith, or the record of the traditions or sayings of the Prophet Muhammad.

**Sharia banking**: Sharia banking or Islamic banking, also known as non-interest banking, is a system based on the principles of Sharia law and guided by Islamic economics. Sharia banks make a profit through equity participation which requires a borrower to give the bank a share in their profits rather than paying interest.

**Tuan Guru Haji (TGH) Muhammad Zainul Majdi or also known as Tuan Guru Bajang (TGB)**: Governor of NTB period September 17, 2008 to September 17, 2018
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