

THE ROLE OF PT BANK ACEH'S DIGITAL TRANSFORMATION IN SUPPORTING MSMEs DRIVING HALAL TOURISM IN ACEH PROVINCE

Muhammad Putra Aprullah^{1*}, Raida Fuadi², Muhammad Sayuthi³, Agus Adria⁴,
Salsabilla Julnadi⁵

^{1, 2, 4} Universitas Syiah Kuala, Banda Aceh, Indonesia;

³Universitas Malikussaleh, Aceh Utara, Indonesia;

⁵Sekolah Tinggi Ilmu Ekonomi (STIE) Lhokseumawe, Indonesia

Corresponding e-mail: ¹afrul1985@yahoo.co.id

Abstract

The purpose of this study is to analyse the role of PT Bank Aceh's digital transformation in the development of MSMEs that drive halal tourism practice in Aceh province. The involvement of PT Bank Aceh in supporting the development of a tourism practice aligned with the cultural values of the Acehnese who are deeply rooted in Muslims traditions and norm. This research endeavours to gain a more profound understanding of the role played by Bank Aceh in reinforcing the resolve of the Acehnese people to adhere to Islamic law in all aspects of their lives, including tourism. The digital transformation developed by Bank Aceh is of great significance in supporting the development of halal tourism in Aceh Province. This research examines the manner in which Bank Aceh considers three principal factors in the implementation of digital transformation as a means of supporting the development of halal tourism. Firstly, the developing of halal tourism practice is based on the norm coherent Islamic laws, national laws and qanun (Aceh autonomous regulations). Secondly, the significance of halal certification across all service sectors is emphasised. Thirdly, the active involvement of PT Bank Aceh in the feasibility study of capital and MSME assistance in the management of tourist attractions, tourism marketing, the tourism industry and institutional development. These three factors require comprehensive support from integrative government and financial industry policies. The research contributes to the development of knowledge on the role of PT Bank Aceh's digital transformation in the development of halal tourism in Aceh Province, particularly in relation to the empowerment of MSMEs and their contribution to halal tourism.

Key Words: Bank Aceh, Digital Transformation, Halal Tourism, MSMEs

INTRODUCTION

Digital transformation refers to process that impacts both externally and internally processes digital existing methods. There are many reasons why digital transformation is undertaken, such as to serve remote areas without branches, to differentiate branches, to differentiate from competitors or to reduce operational costs (Kitsios at al., 2021). Digital transformation drives firms to adjust their organisational design to enable continuous adaptation, and this movement is embedded in and driven by the digital business ecosystem (Hanelta et al., 2021). One form of digital transformation in banking is its involvement as a support system in the development of the tourism sector. Tourism can create welfare for the community. Increasing wealth and welfare of the community encourages the development of tourism activities as an integral part of modern human lifestyle. Bogan & Sariiaik (2019) describe the trend of halal tourism as a very creative new economy to develop the tourism industry, while Biancone et al. (2019) argue that halal tourism practice is an opportunity for the global industry. Moreover, the lifestyle has impacted on the sustainability's economic growth and contributed to develop of regions, countries and continents (Akhtar et al., 2019; Akmal, at al. 2020; Battour, et al., 2018; Kelly & Fairley, 2018).

Nowadays, the conceptual of halal tourism practice grows rapidly in the word (Ladiqui, et al., 2018; Mudofir, et al., 2018; Nurrachmi, 2018). The halal tourism industry is a concept that adapts and

integrates Islamic norms in all aspect of tourism operations. This concept provides a favourable environment for Muslims who follow Shari'a principles when travelling (Vargas-Sánchez & Moral-Moral, 2018). Internationally, the concept of 'sharia laws on tourism practice' (Vargas-Sánchez & Moral-Moral, 2020) has recently become a popular trending that it is not only happening in Muslim countries such as Indonesia, Malaysia, Turkiye, North Africa and Middle East countries and Muslim countries in North Africa, but also it is growing well in minority Moslem countries. The growth of Muslim tourists can be new potential markets for the world tourism industry. To develop halal tourism sector needs briefly local and central government policy to promote local and national economic growth through halal tourism practice.

Industry Minister Agus Gumiwang Kartasasmita (en.antaraneews.com: 2023) has pointed out th Indonesia's position as a global leader in the halal industry as well as the national sharia economy shown some good improvements. Indonesian Moslems spend to consume halal products and services expected to grow by 14.96 per cent to US\$281.6 billion by 2025. It is making Indonesia the world's leading halal economic. Indonesia is the world's largest consumer of halal products counted 11.34 per cent of total global halal spending. Bank Indonesia (BI) as central bank in Indonesia projects halal tourism sector as the priority sectors of the domestic income which include agriculture, halal food and beverages, moslem fashion and moslem friendly tourism has grown by 4.5 to 5.3 percent by 2023 and it can reach more than 25 percent of the national economic which 8.5 million halal tourists will be accommodated in 2023. The consumption of the halal industry in Indonesia is reaching more than USD 303.52 billion in 2019-2023. Indonesia gets main highlight in the GMTI 2023 results outstanding destination that won the Halal on Travel Awards 2023. Indonesia's ranking has continued to rise in recent years (CrescentRating, 2023).

Aceh Medium Term Development Plans (RPJMA) 2017-2022 aims to build and develop production centres and competitive creative industries through supportive policies to support increasing tourist visiting in Aceh. Based on data from the Aceh Central Bureau of Statistics (2023), the number of tourist visits to Aceh has also increased from year to year. The increasing tourist visiting to Aceh as well as the increasing popularity of Aceh and the curiosity of tourists about the heritage, implementation Islamic law and the history of the tsunami. Although there has been an increase in some countries such as China and Europe, it is still not significant. After the earthquake and tsunami in 2004, Aceh was visited by many foreign tourists as part of the recovery and reconstruction process. As a result, halal tourism is still underdeveloped, despite the potential development and policies regarding halal tourism is running. According to the research conducted by Saleh and Anisah (2019), tourists motive come to Aceh dominated business purposes rather than halal entertainment purposes. Therefore, there is a need to explore the appropriate model to promote Aceh as one of the halal tourism destinations in Indonesia. the management of halal tourism based on community development is very important. Sofyan et al. (2021) found that the benefit of halal tourism to support Islamic teachings as a basis for social and community resilience in the face of disasters. Because of that, Aceh won three categories in the National Best Halal Tourism Awards, Best Muslim Travel Airport, Best Muslim Travel Destination and Best Tourist Destination.

PT Bank Aceh, as a financial institution under Aceh government authority, must see the opportunity as motivation to develop halal tourism business carried out business transformation with the enactment of Aceh Qanun Number 11 of 2018 on Shariah Financial Institutions (LKS). It is more advantages for Islamic banks because conventional banks are no longer allowed to establish their business in Aceh. Acehnese can only get financial services from Islamic banks. Islamic banks should have a good impact and become a supporting system for the development of halal tourism in Aceh. But in reality, there are still many tourist attractions that have not received financing from Islamic banks. In addition to the large number of tourist attractions that have not received financing from Islamic banks, it turns out that Islamic banks have not fully participated in halal tourism, such as the absence of ATM (Automated Teller Machine) facilities or Islamic bank branches around halal tourist sites that aim to facilitate Muslim tourists in making cash withdrawals or other transactions. The existence of ATMs or Islamic bank branches, which are rarely found around halal tourist sites in Aceh, will make it difficult for tourists to make transactions and will reduce people's perception that Islamic banks participate in the development

of halal tourism but do not provide banking facilities in halal tourist sites. Islamic banks have great potential to become a supporting system for halal tourism and to drive the Islamic economy in Indonesia. The participation of Islamic banks in the development of halal tourism involves an educational medium for the community to get to know Islamic banks. Digital transformation needs to be implemented by PT Bank Aceh in order to capture more business opportunities in the development of halal tourism in Aceh province. Based on the above description, the researcher would like to contribute critical thinking based on supporting literature on how PT Bank Aceh, as a local government bank that is a pioneer in implementing the Islamic financial system, can contribute to the development of halal tourism in Aceh Province. To highlight the differences between this study and previous related studies on the role of Bank Aceh's transformation in the development of halal tourism, it could specifically focus on how banks are digitally transforming to support halal tourism by providing Shariah-compliant financial products to the MSMEs driving halal tourism in Aceh Province.

LITERATURE REVIEW

Digital Transformation

Digital transformation refers to process of organisational change that involve people, strategies and organizational structure used digital technologies and adapted business models to improve organisational performance (Westerman et al., 2011). Digital transformation provides processes in using technological transforming analogue or traditional processes to be more efficient and effective digital processes. Digital transformation collaborates people, business and technology within a broader business strategy framework (Siswanti et al., 2012). In the digital era, consumer behaviour has undergone rapidly changes as digital platforms have become a source of information for decision making at all levels of society and activities (Nugroho, 2021). On digital transformation, management will combine information technology with leadership, data structures and processes to run the wheels of the organisation (Riyadh et al., 2020; Utami et al., 2020).

Using information technology is the premiere strategy for achieving business goals in the digital era. Digital transformation and technological advancements have changed market and customer behaviour (Oktavenus, 2019). The most of consumers have generally done business and transaction online. Consumers have accessed to purchase their various needs without visiting a store. They only use smartphones connected to the internet network (Siswanti et al., 2024). Nadkarni and Prügl (2021) stated that digital transformation challenges for the management of legacy companies. on digital transformation, technology radically changes the performance of the organisation with supporting skilled workers and leaders. However, digital transformation requires both technology and people to improve organisational performance, especially in innovative organisations (Liu et al., 2023). In the banking industry, digital transformation can be seen as an ongoing challenge. After the introduction of traditional IT hardware and software in their operations (digitalisation phase), banks started to develop the so-called internet finance (Zuo et al., 2021). Fintech is currently able to improve financial inclusion, risk control capabilities and overall productivity efficiency of commercial banks (Porfirio et al., 2024).

MSMEs

MSMEs stand for Micro, Small and Medium Enterprises that a certain size range in terms of number of employees, assets or turnover, depending on the country and industry. MSMEs give big contribution and role in economic development to provide employment creation, economics growth and innovation. They are often considered the backbone of many economies around the world. MSMEs (Micro, Small and Medium Enterprises) have a limited number of employees and assets, and typically operate on a smaller scale than large corporations. The classification of MSMEs can be different between country to country, but generally micro entity has fewer than 10 employees, small enterprises have between 10 and 50 employees, and medium enterprises have between 50 and 250 employees. MSMEs can create flexible business, innovation and contribution to economic growth and job creation in many countries (Aulia et al., 2024).

Halal Tourism

Islam governs people to life on Islamic value and norm inclusively. Islam, as the religion of the majority of Indonesians, significantly influences people's attitudes, values and behaviour. This shows a real relationship between Islamic values and tourism practice (El-Gohary, 2016). Halal tourism has become an interesting area of study in recent years. The literature generally shows that halal tourism practices provide products and services that adapt to needs of Muslim tourists while adhering to Islamic norm and values (Mohsin et al. 2010).

Since halal tourism requires the provision of travel products and services that are in line with the principles and values of Islamic law, halal tourism organisations must promote adherence to Islamic teachings and practices throughout the development and marketing process (Battour et al., 2018). Therefore, halal tourism plays an important role in strengthening Islamic identity and values among Muslim travellers. Some researchers have explained the aspect of halal tourism practice that effect for tourism destination marketing and management (Samori et al., 2016). Previous studies have identified differentiated challenges and opportunities to develop halal tourism industry based on standardised certification processes, accommodation and beverage services that request Muslim travellers and adapt cultural sensitivity in marketing strategies (Battour et al., 2018). That is crucial issues for tourism stakeholders to aware the diverse preferences and expectations of Muslim travellers with heterogeneous market segments that include different cultures, ethnicities and nationalities (El-Gohary, 2016; Oktadiana et al., 2020).

Based on Islamic norm and values, halal tourism is an important element of the tourism industry for Muslim. The Islamic identity and values of Muslim travellers should be considered by tourist's agency offers to provide travelling activities straight line to religious teachings. The research highlights the need for further research into the development of halal tourism in different contexts and the factors that contribute to its success or failure in different countries (Musthofa et al., 2023). The economic challenges to the development of halal tourism are also significant. Firstly, the expensive cost of halal certification for entity and service providers can be major threat for new entrants, especially small and medium enterprises (SMEs). Secondly, the limited investment in infrastructure and technology required the specific needs of Muslim travellers, such as halal beverage, food, accommodation, and worship facilities can reduce the attractiveness of halal tourism destinations. Thirdly, the developing of halal tourism practice requires wide investments in research and development, product and service designing and marketing (Musthofa et al., 2023).

Aceh could be a benchmark for the establishment of halal tourism in Indonesia and the world. However, the implementation of Islamic Sharia on halal tourism management requires deeply and comprehensively policies that can measures effective halal tourism model related to plan, decision-making, support, socialisation, policy implementation and monitoring. The halal tourism model should be structured based on the six principles: convenience, reliability, safety, trust, sustainability and continuous improvement. These principles can be applied to all aspects of tourism policies and regulations, include providing facilities, hotels, accommodation, transport and human resources. In addition, halal tourism management should focus on the full application of Islamic Sharia (kaffali) and improve the welfare of local communities (Aprullah & Sayuthi, 2023). The application of this model is expected to secure the life of the community and integrate the inseparable foundation, Sharia, while stimulating its socio-economy through the possibility of future investment and employment (Manan et al., 2023).

RESEARCH METHOD

Regarding the research purpose about the role of digital transformation that PT Bank Aceh develops to support MSMEs driving halal tourism in Aceh Province. This research focus on literature review and observation through website information and online media coverage. Through the critical review of 72 articles and 4 websites, and the collection of secondary data through online sources, you provide a strong foundation for understanding the current landscape. The research's reliance on critical academic literature review, online media and web-based information allows you to draw on both scholarly insights and real-time developments, making your research relevant and grounded in current

practice (Paul & Criado, 2020; Rowley & Slack, 2004). By synthesising data from academic literature, websites and online media, the research goes beyond theoretical models to provide practical insights into the impact of PT Bank Aceh's digital initiatives on MSMEs and halal tourism. The data-driven model design that emerges from this synthesis could provide a valuable framework for understanding how financial institutions can contribute to halal tourism, particularly in the context of Aceh's local economy and culture. This comprehensive approach will enable the development of a model that is both theoretically sound and practically applicable, ensuring that the research addresses both academic and real-world concerns (Snyder, 2019; Hart, 2018).

DISCUSSION

A. PT Bank Aceh Profile

PT Bank Aceh was established in 1973 under the name PT Bank Pembangunan Daerah Aceh that owned by the Aceh Regional Government, community leaders and private business leaders in Aceh. The establishment of this bank was driven by a desire to support the government's efforts in fostering regional development and to meet the financial needs of underserved communities, particularly in matters of faith. In 2016, BPD Aceh underwent a complete conversion from a conventional system to a Islamic sharia system in accordance with the mandatory policy of the Financial Services Authority (OJK) and the DPRA's decision to revoke the qanun (separation) of the Bank Aceh Syariah unit from its conventional parent. The conversion took place on 19 September 2016 which also marked the 43rd anniversary of Bank Aceh.

The bank has also been fortunate to receive a number of awards and achievements, which recognise the quality and professionalism of its services. In 2021, we are pleased to report that Bank Aceh Syariah recorded a net profit of IDR 436.72 billion, which represents an increase of 17.7 percent compared to the previous year. We are pleased to report that profit after distribution has also increased by 9.53 percent to IDR 914.58 billion. We are pleased to report that Bank Aceh Syariah's total assets increased by 11 percent to IDR 28.2 trillion as of December 2021. In 2022, Bank Aceh Syariah was honoured to receive the Best Performance BPD award at the BIFA 2022 event. This event evaluates the performance of Islamic banks in Indonesia based on a number of indicators, including assets, funding, third-party funds, profit, efficiency and asset quality. In 2023, Bank Aceh Syariah introduced a new savings product, Tabungan SAHARA, which offers free Shariah life insurance to customers with a minimum balance of IDR 10 million. Bank Aceh Syariah has also developed a range of digital services, including Mobile Banking Syariah, Internet Banking Syariah and SMS Banking Syariah. These are designed to make it easier for customers to conduct Islamic banking transactions online and offline. By 2024, Bank Aceh Syariah aspires to open 10 new Islamic branches in various regions of Aceh, including Lhokseumawe, Langsa, Meulaboh, Sigli, Sabang, Takengon, Tapaktuan, Bireuen, Gayo Lues and Aceh Tamiang. Bank Aceh Syariah is also planning to enhance the capacity and quality of its human resources, at both management and operational levels, through training, development and certification programmes.

PT. Bank Aceh strives to offer a comprehensive range of financial products and services, with the aim of meeting the diverse needs and expectations of customers and the community. Bank Aceh Syariah offers a range of financial products and services, including fundraising, fund distribution and other related services. We are pleased to offer a range of financial products and services at Bank Aceh Syariah, including Wadiah Current Account, Mudharabah Current Account, Mudharabah Deposit, FIRDAUS Savings, SAHARA Savings, TabunganKu Syariah, Murabahah, Musyarakah, Mudharabah Financing, Istishna, Salam, Qardhul Hasan. Bank Aceh Syariah is pleased to be able to offer customers and the public a range of services related to Islamic banking activities, including transfers, payments,

withdrawals, deposits and more. We are pleased to offer a range of services at Bank Aceh Syariah, including: Shariah-compliant ATMs, Shariah-compliant mobile banking, Shariah-compliant internet banking, Shariah-compliant call centres.

In addition, PT Bank Aceh provide a variety of other services to customers and the public, which are related to Islamic banking activities. These include safe deposit boxes, clearing, inkaso, RTGS, SKNBI and others. PT Bank Aceh also offer additional services designed to provide their customers with a secure, convenient, comfortable and affordable banking experience. Additionally, PT Bank Aceh Syariah offers customers the opportunity to receive bonuses or prizes, subject to the Bank's discretion. Furthermore, Bank Aceh is dedicated to extending its assistance to the growth and advancement of small, micro, and medium-sized enterprises (MSMEs) which the number of MSMEs managed by Bank Aceh reached 6,806 enterprises.

B. Halal Tourism, Islamic, and Cultural Values of Aceh

Aceh is known for its strong Islamic and cultural values, which play an important role in the development of halal tourism. These values influence the behaviour of the local population, the governance system and tourism policies, all of which are designed to promote an Islamic-compliant environment for both residents and visitors. Aceh is the only province in Indonesia to implement Sharia law, which guides many aspects of daily life, including tourism (Henderson, 2016). This ensures that tourism practices adhere to Islamic principles, such as all food and drink served in the region must comply with Islamic dietary laws, making it easier for Muslim tourists to find halal-certified food. Segregation or appropriate behaviour between the sexes is encouraged in public places, in line with Islamic ethics. Both tourists and locals are expected to dress modestly and behave in a manner that respects local customs and Islamic teachings (Shahril & Rahim, 2019).

Aceh's rich Islamic heritage is central to its tourism appeal. Several historic mosques, such as the iconic Baiturrahman Grand Mosque in Banda Aceh, and sites associated with Islamic scholars attract religious tourists. In addition, the celebration of Islamic festivals such as Eid al-Fitr and Eid al-Adha provides tourists with an opportunity to experience the cultural and religious life of the region. Tour packages are often designed around these events to provide a deeper understanding of local Islamic traditions. Aceh's culture is deeply rooted in adat, or local customs, which are intertwined with Islamic teachings. In line with Islamic values, hotels and accommodations in Aceh often cater specifically to the needs of Muslim tourists. Aceh's Islamic and cultural values also promote ethical tourism, where respect for the environment and local culture is paramount. This reflects the wider Islamic principle of stewardship, which encourages sustainable and responsible tourism. Halal tourism development in Aceh often involves environmentally friendly practices and emphasises respect for the local community and their beliefs. Aceh's historical experiences, such as the 2004 Indian Ocean tsunami, are commemorated with a religious context. Sites such as the Aceh Tsunami Museum and the PLTD Apung Ship are integrated into the region's halal tourism as places of reflection and prayer. These memorials highlight resilience through faith and provide an Islamic interpretation of the disaster, focusing on spiritual lessons and the importance of patience (sabr) and community support in times of need (Rijal & Muhammad, 2020).

The local government has established policies to support the development of halal tourism in line with Aceh's Islamic values. Community engagement is also crucial, with local stakeholders, including religious leaders (ulama) and community organisations, involved in the planning and promotion of halal

tourism to ensure that it is in line with Islamic teachings and local customs. By promoting halal tourism, Aceh aims to attract a greater number of Muslim tourists, particularly from neighbouring countries such as Malaysia, Brunei and the Middle East (Ismail, 2021). This is in line with both religious obligations and economic aspirations, as halal tourism is seen as a key driver of economic development in the region. The emphasis on Islamic values allows Aceh to differentiate itself in the competitive Indonesian tourism market. The development of halal tourism in Aceh is inextricably linked to the region's strong Islamic and cultural values. These values not only shape the way tourism is managed, but also give Aceh a unique identity as a destination for Muslim travellers. By integrating religious principles with local customs, Aceh has created a tourism framework that respects and promotes its rich Islamic heritage while contributing to economic growth (Sukmawati & Ismail, 2019).

One of the government's policies to support halal tourism is implementing of mandatory halal certification. Halal certification plays a crucial role in strengthening the existence and growth of halal tourism, particularly by ensuring that services and products offered to tourists are in line with Islamic principles. As the global halal tourism market continues to grow, halal certification provides both credibility and assurance to Muslim travellers (El-Gohary, 2020). Halal certification ensures that the products, services and facilities offered within the tourism industry comply with Islamic law (Sharia). For Muslim travellers, especially those who are observant, knowing that accommodation, food, drink and other services are halal-certified provides a sense of security and trust. Food is prepared, processed and served in accordance with Islamic dietary laws, ensuring no contamination with non-halal substances. Accommodation and leisure facilities follow Islamic guidelines, such as providing prayer rooms and ensuring gender segregation where appropriate (Battour & Ismail, 2016). All forms of entertainment and activities offered are consistent with Islamic moral values and avoid prohibited content or practices. This reassurance builds confidence among Muslim travellers and encourages them to choose halal-certified destinations.

Halal-certified destinations are perceived as credible and attractive to the rapidly growing Muslim travel market. Countries or regions that prioritise halal certification throughout their tourism infrastructure become more competitive, especially among Muslim-majority countries or regions with large Muslim populations. In places like Aceh, where Islamic values are deeply rooted in society, halal certification strengthens the alignment between local culture and tourism practices. The demand for halal-certified services is creating new business opportunities in the tourism sector, from halal restaurants and hotels to tour operators specialising in halal-friendly travel experiences. Halal certification provides a standardised benchmark for businesses, allowing them to cater directly to the specific needs of Muslim travellers. Halal certification promotes standardisation across countries and regions, creating an internationally recognised framework for halal tourism. This standardisation allows Muslim travellers to expect the same level of compliance with Islamic principles wherever they travel. Certification bodies often adhere to global standards such as those set by the International Halal Integrity Alliance (IHIA) or local bodies such as JAKIM in Malaysia, LPPOM MUI and BPJPH in Indonesia. Standardised halal certification ensures that travellers don't have to worry about different definitions of halal from country to country. This consistency builds confidence in the destination and enhances the overall tourism experience. As the global Muslim population grows, so does the demand for halal travel options.

The State of the Global Islamic Economy Report 2023 predicts that the Muslim travel market will reach \$225 billion by 2028 (CrescentRating, 2023). Halal certification is essential to meeting this growing demand, as it allows destinations to effectively market themselves to Muslim travellers seeking an environment in line with their faith. In addition, non-Muslim countries have begun to recognise the

importance of halal certification in attracting Muslim tourists, as seen in destinations such as Japan, Thailand and parts of Europe, which now offer halal-certified accommodation, restaurants and attractions. Halal tourism is closely linked to ethical and sustainable practices, as Islam encourages responsible and ethical behaviour in business and travel. Halal certification is a key component in strengthening halal tourism, as it guarantees compliance with Islamic principles, increases destination credibility and enhances economic opportunities. By providing reassurance to Muslim travellers, halal certification helps to build trust and drive growth in halal tourism.

C. Bank Aceh Involvement in Halal Tourism

Bank Aceh has played a significant role in supporting halal tourism in Aceh through various initiatives, including the monitoring and management of halal tourism programmes. In doing so, the Bank has been actively involved in presenting feasibility studies to ensure that the projects it finances are in line with both the principles of Shariah compliance and the practical requirements of the tourism industry.

Bank Aceh is involved in conducting and presenting feasibility studies that assess the potential for success and sustainability of halal tourism projects. These studies include an assessment of financial projections and return on investment. Ensuring that tourism projects meet halal standards in terms of services, products and overall operations. Incorporate sustainable tourism practices, which are critical to preserving Aceh's natural beauty and ensuring long-term success.

Bank Aceh works closely with local governments, tourism boards and small and medium enterprises (SMEs) in Aceh's halal tourism sector. Their involvement in halal-friendly accommodation, food services and travel agencies. Capacity building and training to ensure that service providers understand and can effectively implement halal standards. Monitoring and evaluation are mechanisms to regularly assess the progress of halal tourism projects and ensure that they are on track to meet both financial and operational targets. As part of the Bank's broader support to MSMEs, Bank Aceh has integrated digital tools and services to streamline the monitoring process. This holistic approach ensures that halal tourism initiatives in Aceh are not only economically viable, but also in line with the cultural and religious values of the region, making it a sustainable and attractive destination for halal-conscious travellers.

PT Bank Aceh optimise to reach out and contribute in developing the halal tourism vision, identifying available and improved resources, and developing goals and strategies for developing and managing tourist destinations. It would be beneficial to consider the participation of a number of other key stakeholders, including non-governmental organisations (NGOs), volunteer groups, local governments, tourism associations and professional associations. PT Bank Aceh believe that halal tourism practice would be beneficial to consider ways of optimally stimulating economic development through the utilisation of existing natural resources. It would be beneficial to identify support systems that can be adapted to local capacity limits and the environment with regard to the management of tourist destinations. It would be advisable to consider three aspects: attractions, accessibility and facilities (amenities). PT Bank Aceh considers the development of Muslim-friendly tourism facilities and services as part of the process of creating a halal tourism investment climate and to ensure that the facilities available at the destination are durable and comfortable (Han, et al., 2019). PT Bank Aceh aware that tourists' needs are met on a regular basis, including the provision of clean toilets, rest areas, parking lots and other religious facilities, like the mosque built in accordance with halal tourism standards of cleanliness and comfort expected by visitors with a large car park and a children's playground. If the

mosque is a historical site, it would be beneficial to have information boards that provide visitors with insight into the mosque's past (Isa, et al., 2019). In the context of organising a tourism event, the role of the event organiser (EO) is of great significance. One might define an Event Organiser (EO) as an organisational service that functions to facilitate an activity or event, especially for MICE activities (meetings, incentives, conferences, exhibitions). EO (Event Organiser) consider incorporating Islamic values into every event that they organise. Furthermore, this event has the potential to reflect Islamic values related to halal tourist destinations (Aprullah & Sayuthi, 2023). PT Bank Aceh can be supporting system for building infrastructures, sponsorship for events, and assist MSMEs to manage business around the tourism sites.

The halal tourism practice should be explored as potential market for Islamic banking services, which could in turn support the development of halal tourism. Aceh, one of the provinces in Indonesia that plays a role in the tourism sector, has sought to align its approach with the national legal framework which serves as a key foundation for the development of tourism activities. Aceh government has also issued government regulations, specifically the Qanun Aceh on tourism activities adherence to Islamic values and norm and the implementation of Islamic Sharia law which have been approved by the central government. It could be said that Aceh is somewhat distinct from other regions in Indonesia in terms of its legal systems, both national and local, which have an impact on the way tourism activities are conducted (Yusuf et al., 2021). It may therefore be suggested that Aceh has the potential to develop a unique tourism model, which could be distinguished from other halal tourism concepts applied in different contexts. It would be beneficial for the economy if there were support from tourism actors and stakeholders.

All types of halal tourism enterprises, regardless of size, have the potential to contribute to and influence this process. It would be beneficial for the prosperity growth of communities that rely on the tourism sector if the government and banks were to provide comprehensive support in the development of infrastructure, capital provision and human resources in halal tourism (Suhartanto, et al., 2021; Surya, et al., 2018; Uansaard & Binprathan, 2018). The transition to a sharia-based system on 19 September 2016, PT Bank Aceh has undertaken a number of business transformations. PT Bank Aceh has endeavoured to adapt to the evolving global digital financial system through a sharia-based digital transformation. PT Bank Aceh's sharia-based digital transformation is carried out with a view to product innovation and optimisation of digital-based services. It would be remiss of us not to consider the impact of the changes in consumer behaviour that have occurred as a result of the pandemic. In light of this, we believe that there is a need for digital acceleration in all sectors. It would be fair to say that the financial sector has been particularly affected. It would be fair to say that the majority of service transactions that were previously carried out in a conventional manner are now almost entirely digital-based. The emergence of several digital banks has also contributed to an evolution in the competitive market of the banking industry environment.

PT Bank Aceh, which aspires to become the major and trusted Islamic banking in Indonesia, has embraced the changes that have presented both challenges and opportunities in the pursuit of digital transformation. To support halal tourism practice, PT Bank Aceh has launched Bank Aceh's mobile banking service which named Aceh Transaction Online (Action) that offers a range of new transaction services, including the option to pay vehicle tax, tuition fees, credit purchases, electricity payments and a number of other features. This launch represents the first step in our journey towards transforming our digital services. In 2021, PT Bank Aceh introduced a number of new digital based products, including debit cards, QR Code Indonesian Standard (QRIS), Cash Recycle Machine (CRM) and various latest

features in the Action (Bank Aceh Mobile Banking) application. They also introduce the Cash Recycle Machine (CRM) in each district/city. This will enable customers to make non-cash transactions, as well as make cash deposits. Furthermore, we are delighted to introduce the QR Code Indonesian Standard (QRIS) which allow customers to make payment transactions at all merchants owned by various Payment System Service Providers (PJSP). PT Bank Aceh ATM can be debit cards that used directly for transactions on Electronic Data Capture (EDC) machines that service new digital services, including internet banking, electronic money under the name "Peng Card", the provision of Electronic Data Capture (EDC) machines and payment cooperation with a number of e-commerce in Indonesia.

In 2022, PT Bank Aceh underwent a transformation is becoming an office less financial services programme in the framework of financial inclusion, or *laku pandai*. This was accompanied by the implementation of digital banking services in several work units. Furthermore, in order to diversify its services, Bank Aceh has presented a number of sharia-based banking products, in addition to optimising its IT-based services. We are pleased to offer a range of products, including those for fundraising and distribution. In the area of fund raising, PT Bank Aceh Syariah has a range of products to offer. We are pleased to offer a range of accounts and savings products, including Wadiah Current Account, Mudharabah Deposit, Firdaus Savings, Sahara Savings, Seulanga Savings, and SavingsKu Syariah. In the field of fund distribution, Bank Aceh Syariah is pleased to offer a range of products, including murabahah, musyarakah, musyarakah mutanaqisah, istishna, salam, qardhul hasan, rahn (gold pawn), wakalah, ijarah, and a number of contracts be relevant to the needs of the community.

Furthermore, PT Bank Aceh gratified to be able to offer a number of additional services which will prove to be of benefit to the community. These include BPIH/SISKOHAT Acceptance, Tax Acceptance, Executor Guarantee, Bid Guarantee, Bank Reference, and a number of other products. It is the intention of Bank Aceh Syariah that all products provided by Bank Aceh Syariah should contribute to making Bank Aceh Syariah a leading bank in the region. Similarly, it is the intention of Bank Aceh Syariah that all products provided by Bank Aceh syariah should contribute to making Bank Aceh a modern and adaptive bank in facing the times while remaining based on sharia principles. The implementation of Aceh Qanun No. 11/2018 on Sharia Financial Institutions presents a valuable opportunity for the development of Islamic finance in Aceh, which could have a positive impact on the national Islamic finance industry. PT Bank Aceh has also made notable progress in other business transformations, including the opening of an office network in Jakarta in 2022 become the 27th branch office. Moreover, Bank Aceh has also initiated the establishment of a network of Samadua sub-branch offices in Samadua District, South Aceh. Haizir stated that the inauguration of the Jakarta branch represents a significant milestone in the expansion of Bank Aceh's national presence. It is anticipated that the establishment of a presence in Jakarta will facilitate the growth of Bank Aceh into a prominent regional banking institution, capable of competing at the national level (www.dialeksis.com: 2022).

Bank Aceh believed that the implementation of a Sharia-based digital transformation strategy has had a beneficial impact on the performance of PT Bank Aceh. It is encouraging to note that Bank Aceh has continued to demonstrate a positive financial performance. Over the past seven years, Bank Aceh has been privileged to experience a period of considerable and positive growth in its assets. In September 2016, the total assets of Bank Aceh were recorded at IDR 18.7 trillion. By the same period in 2021, Bank Aceh had recorded assets of IDR 27 trillion, representing a 40% growth in the preceding five years. In the context of global economic uncertainty due to the pandemic, this achievement is particularly commendable. It is encouraging to note that PT Bank Aceh has continued to perform well throughout 2021. Despite the ongoing challenges posed by the pandemic, this regionally-owned bank has

demonstrated resilience and a commendable performance (www.aceh.tribunnews.com: 2022). A number of financial indicators have shown encouraging growth. As of 31 December 2021, Bank Aceh has recorded assets of IDR 28.2 trillion, representing an 11 percent increase compared to the previous year's IDR 25.4 trillion. Meanwhile, we are pleased to report that the accumulation of third-party funds (DPK) was recorded at IDR 24 trillion, representing a 11.3 percent growth compared to the same period in the previous year, when it reached IDR 21.5 trillion. We are pleased to report that the increase in third-party funds was supported by a positive contribution from the collection of low-cost funds or current account savings accounts (CASA) savings and current accounts, which contributed 75 per cent to the total DPK. We are pleased to report that savings were collected at Rp 10.5 trillion, which represents a 15 per cent increase when compared to the same period in the previous year. Similarly, current accounts amounted to Rp 7.4 trillion, representing a 14 per cent increase. In terms of intermediary services, we are pleased to report that PT Bank Aceh successfully disbursed financing of IDR 16.3 trillion, representing a 7 per cent growth when compared to the previous period, amounting to IDR 15.2 trillion.

It is gratifying to note that the success of PT Bank Aceh in effecting a transformation of its business operations has established Bank Aceh as a pioneering institution within the Indonesian Islamic banking sector. It should be noted that Bank NTB has undergone the requisite conversion. It would appear that a number of regional banks are also preparing for the conversion process to the Sharia system, with Bank Nagari, Bank Riau Kepulauan, and Bank Bengkulu representing a few of the institutions engaged in this process. We are gratified to report that Bank Kalsel is currently engaged in preliminary discussions regarding a potential conversion process. We are gratified to announce that PT Bank Aceh has been bestowed with another Infobank Award for the year 2023. This accolade is a testament to the institution's success in business transformation and its noteworthy performance. The accolade was conferred in recognition of the financial performance of Bank Aceh. Bank Aceh has once again demonstrated its ability to achieve commendable outcomes. It is with great pleasure that we announce that Bank Aceh has been included in the top five groups of banks with core capital up to Rp 6 trillion. This reflects our positive financial performance record. PT Bank Aceh is regarded as an exemplar of a company that has embraced sustainable transformations for business acceleration, with a positive impact on society. Presently, PT Bank Aceh is concentrating its efforts on providing financing to MSMEs, which have constituted a crucial component of the economy, not only in Aceh but also at the national level.

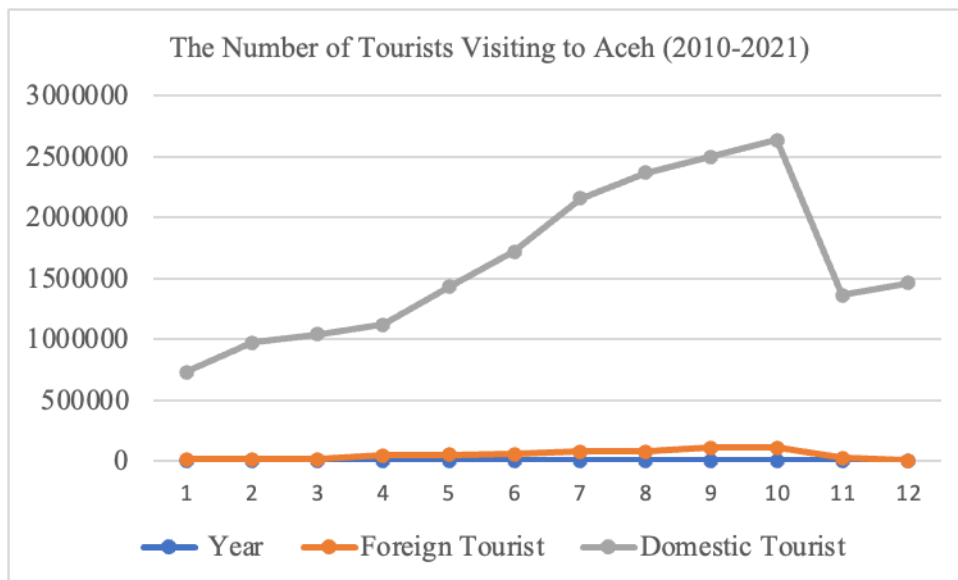
The successful of PT Bank Aceh's digital-based business transformation will provide a supportive framework for the developing of halal tourism practice in Aceh Province. PT Bank Aceh may wish to consider the potential of halal tourism practice in Aceh which is now an area that makes it easy for tourists to fulfil their Islamic religious obligations when travelling and offers all forms of innovative tourism practice (Rosmery, 2019). Furthermore, various types of literature classify Aceh in the context of tourism, such as rural tourism practice (Ningrum et al., 2019), tsunami tourism practice (Nazaruddin & Sulaiman, 2013), beach tourism practice (Surya et al., 2018), and cultural tourism practice (Novarisa et al., 2019), religious tourism practice (Satria & Ali, 2018), adventure tourism practice (Wiharjokusumo, 2018), agro-maritime tourism practice (Wahyuningsih et al., In addition, there are other forms of tourism that could be considered, such as marine tourism practice (Wardi et al., 2021), ecotourism practice (Subarkah, 2018) and heritage tourism practice (Satriana & Faridah, 2018).

The fundamentals of halal tourism practice encompass a range of elements, including halal hotels accommodation, halal transportation, halal dining options, halal logistics practice, Islamic finance practice, Islamic tour packages, halal spas practice. Halal hotels offer services that align with the needs and preferences of Muslim travellers. This type of hotel strives to serve its guests in accordance with

Islamic principles, which extends beyond the provision of halal food to encompass the management of all aspects of the hotel's operations in a manner that aligns with Islamic teachings. It would be advisable to ensure that the food and drinks served in the restaurant are in accordance with the principles of halal. It would be expected that chicken and beef would be slaughtered according to sharia principles. Micro, Small, Medium Enterprises (MSMEs) take important part in providing halal products and services to support tourism. PT Bank Aceh should consider potential business of MSMEs in involving halal tourism and increasing tourist visiting to Aceh. Based on data obtained by the Aceh Central Bureau of Statistics (2023), it would appear that the number of tourist visits to Aceh tend fluctuated and shocked during covid-19 pandemic The following chart presents tourist visits to Aceh (2010-2021) in Table 1.

Table 1: Tourists visiting to Aceh

Year	Foreign Tourist	Domestic Tourist	Total	Growth(%)
2010	9.587	720.079	729.666	-
2011	12.630	959.546	972.176	33,24%
2012	12.815	1.026.800	1.039.615	6,94%
2013	42.552	1.075.626	1.118.178	7,56%
2014	50.721	1.377.541	1.428.262	27,73%
2015	54.588	1.662.528	1.717.116	20,22%
2016	76.452	2.077.797	2.154.249	25,46%
2017	75.758	2.288.625	2.364.383	9,75%
2018	106.281	2.391.968	2.498.249	5,66%
2019	107.037	2.529.879	2.636.916	5,55%
2020	21.322	1.336.163	1.357.485	-48,52%
2021	1.748	1.458.238	1.459.986	7,55%



It would be advisable for the involvement of PT Bank Aceh as a financial support system for the implementation of tourism activities to be guided by national and local laws and regulations. Table 3

below provides an overview of some of the regulations that govern certain aspects of halal tourism. In light of the regulations governing halal tourism in

Table 3. Regulations Governing Halal Tourism

National Laws	Local Laws/Qanun of Aceh
1) Law No. 9 of 1990 on Tourism.	1) Qanun of Nanggroe Aceh Darussalam Province No. 11 of 2002 on the Implementing of Islamic Sharia Law in the Aqidah, Worship, and Islamic Symbols.
2) Law No. 67 of 1996 on the Organisation of Tourism.	2) Qanun No. 9 of 2008 on the Development of Traditional and Cultural Life.
3) Presidential Regulation No. 2 of 2007 on the Ratification of the ASEAN Tourism Agreement.	3) Qanun No. 8 of 2013 on Tourism.
4) Law No. 10 of 2009 on the Organisation of Tourism.	4) Qanun No. 6 of 2014 on Jinayah Law.
5) Laws No. 33 of 2014 on Product of Halal Assurance.	5) Qanun No. 8 of 2015 on the Developing and Protecting of Aqidah.

It would seem that the government and PT Bank Aceh have a vision for a greater involvement in the development of halal-based tourism infrastructure in Aceh province, which could include encouraging the accelerated growth of MSMEs in Aceh. PT Bank Aceh is pleased to be able to support MSMEs in developing halal tourism in Aceh. We do this by providing murabahah financing to MSME players who want to develop their businesses. This particular type of murabahah financing was selected because the murabahah contract is an agreement in Islamic sharia that sets the production price and profit margin in accordance with the agreement between the bank and the customer, with a financing scheme that is transparent and clearly explained by the bank to the customer.

The murabahah financing scheme involves the Islamic Bank (Bank Aceh) negotiating with the customer and conducting a murabahah contract transaction. Once negotiations have been completed and approved by the bank, the customer has the option to either purchase the goods themselves or have the bank purchase them from the supplier. Should the customer wish to purchase the goods themselves, they are kindly requested to provide evidence in the form of a receipt for the purchase of goods to the bank with each transaction. The customer will then be required to enter into another wakalah contract. Should the customer agree that the bank will purchase the necessary items for their own business, there is no need for the customer to enter into a wakalah contract or provide proof of purchase notes to the bank. It could be said that the bank is effectively acting as the customer's agent in this instance, purchasing or spending on the customer's behalf. It could be said that, in essence, the bank will ultimately be responsible for purchasing or spending on behalf of the customer. In addition, the customer is required to make payments for the financing in accordance with the agreement at the outset, on a deferred basis to the bank.

A wakalah contract is a representative contract for an authority, whereby an institution entrusts another party with the responsibility of representing the institution and carrying out an affair with limited authority and time. In the case of a murabaha contract transaction, it is the bank and the customer that

enter into a wakalah contract. The bank represents the customer in carrying out an affair, namely purchasing goods according to the customer's needs from the supplier. It could be said that the wakalah contract is a natural complement to the murabaha contract, given the customer's desire to conduct their own business. Bank Aceh is pleased to be able to provide financing to customers in accordance with the collateral that the customer is happy to guarantee to the bank. The bank then assesses the value of the collateral provided by the customer, taking into account market prices and the bank's own liquidity position. This is what is commonly referred to as negotiation between banks and customers. Banks and customers engage in discussions with the aim of reaching a mutually beneficial agreement that will support customers in developing their business. If an agreement is reached through negotiation, the customer then assumes responsibility for managing the funds provided by the bank and makes the necessary payments to the bank.

Bank Aceh kindly request that customers make their payments to the bank on a regular basis, either in one lump sum or in monthly instalments. It is the bank's hope that customers will be able to make their payments each month in a timely and satisfactory manner. In the event that the customer is experiencing difficulties in making their financing payments, the bank will kindly arrange to visit the customer at their place of residence to ascertain the cause of the problem. Following this visit, the bank will extend the payment period by 1-7 days, in order to allow the customer more time to make their payments. In the event that the customer is still unable to make payments on two or three occasions, the bank will issue a warning letter and allow a payment period of up to one month. In the event that the third warning letter has been issued by the bank to the customer and the customer is unable to make payments, the bank may, at its discretion, proceed with the auction of the customer's collateral. In addition to its role in providing murabahah financing, PT Bank Aceh plays a further role in the development of halal tourism in Aceh, namely by allocating CSR funds intended for Small and Medium Enterprises (SMEs), such as the provision of tents or merchandise carts to those entitled to receive them. (Dani, 2022).

CONCLUSION

It is encouraging to note that the development of halal tourism in Aceh has experienced a period of notable growth. The development of tourism in Aceh is guided by national legislation, which serves as the primary foundation for the advancement of activities within the tourism sector. Furthermore, the Aceh government has enacted a government regulation, namely Qanun Aceh on Tourism Activities, which is consistent with Islamic values and the application of sharia. This has been endorsed by the central government. Aceh has the potential to develop a distinctive tourism model that could prove a valuable addition to the existing halal tourism concepts that have been applied in other contexts. It would be advantageous for the economy if stakeholders in the tourism industry were to provide their support. All businesses, irrespective of size, have the potential to contribute to and influence the process of halal tourism. It would be advantageous for the economic growth of communities that rely on the tourism sector if the government and financial institutions were to provide comprehensive support for infrastructure development and consider allocating capital and reliable human resources to halal tourism.

PT Bank Aceh may wish to consider undertaking a digital-based business transformation in order to facilitate the growth of halal tourism in Aceh province. It is a privilege for Bank Aceh to be able to contribute to the advancement of halal tourism. The objective is to provide financing for capital to enable micro, small and medium-sized enterprise (MSME) business sector participants to develop businesses that support halal tourism. We are gratified to be able to extend financing from Bank Aceh, which is provided in accordance with a murabahah contract in conjunction with a wakalah contract. We are gratified to be

able to extend financing to our customers via a murabahah contract in conjunction with a wakalah contract. The bank offers a financing model in the form of murabahah financing, which is negotiated between the bank and the customer. This enables both parties to enter into a murabahah financing transaction, provided that they agree upon the terms.

RECOMMENDATION

Methodologically, the research is constrained by its focus on a limited number of objects and research methods. Consequently, future research should endeavour to increase the number of research objects of Islamic banks in order to further develop the limitations of the research. A larger number of research objects would enable a more detailed and comparative analysis of the role of Islamic banks in mobilising MSMEs to support halal tourism in Indonesia. The impact of digital transformation can be tested using both quantitative and qualitative methods. In practice, the Aceh government should introduce local regulations that encourage Islamic banks to contribute more to the development of MSMEs, which are key drivers of halal tourism in Aceh province.

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