

**THE IMPLEMENTATION OF FATWA ISSUED BY SHARIA
NATIONAL BOARD NUMBER 108 YEAR 2016 ON SHARIA TOURISM
AND HALAL TOURISM PRODUCT AT PT RIZMA TOUR & TRAVEL
BANJARMASIN**

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<u>Received:</u> 15/07/2019	<u>Revised:</u> 16/08/2019	<u>Approved:</u> 10/09/2019
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[DOI: http:// dx.doi.org/](http://dx.doi.org/)



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Abstract

The fatwa of the National Sharia Board (DSN), specifically aimed to Islamic financial institutions (LKS), is always binding and must be adhered by Islamic financial institutions based on *Undang-Undang Nomor 21 Tahun 2008* about Sharia Banking. But not in the DSN Fatwa Number 108 about sharia tourism, because there are not regulations of legislation in Indonesia that require sharia-related tourism elements to observe this fatwa. So, this research is carried out to analyze how sharia travels agencies Practice if reviewed by *DSN fatwa*. Data will be taken from *PT. Rizma Tour & Travel* which has halal tourism products, with a triangulation system through interviews, observation, and documents. The data used analyzed qualitatively using a juridical-sociological approach. The results of this research that *PT. Rizma* has

implemented all the conditions required by the fatwa according to their needs on business basis, even though juridical it is not as ideal as what the DSN wants. Then needed a legal basis to raise the DSN fatwa of sharia tourism in order that must be implemented by businessmen, this is the technical instructions that contain the way of implementations and exceptions in application on the field.

Keywords: Indonesian Tourism; Sharia Tourism; Sharia Travel Agency

A. Introduction

Indonesia is a country with the largest Muslim population in the world,¹ in which has a wide range of beautiful nature and cultural diversity that are worth to be explored. Indonesia certainly can become a new icon of world tourism if the tourism industry is well managed. One effort that can be taken to advance tourism and attract more visitors is by approaching and promoting it in the form of halal tourism.²

The development of halal tourism concepts began from the rise of pilgrim tourism and spiritual tourism. This trend later became the cause of the conference in Cordoba, Spain on 1967 by World Tourism Organization (UNWTO) about "Tourism and Religions: A Contribution to the Dialogue of Cultures, Religions and Civilizations".³

But, the current halal tourism is not only limited to religious tourism as places of worship, burial site of the *wali*, or historical relics, but also includes other things with broader industries aspects involving restaurants, spa, sauna or massage, travel agencies, and sharia hotels. It indicates that the development of Islamic business is so wide, which was penetrated into financial industry and lifestyle.⁴

Indonesia was recognized as a great potential country to become halal tourism Center on the global scale, since it is supported with nature's beauty, culture diversity, and great Muslim community where about 80% of the total

¹ Ayus Ahmad Yusuf dan Wartoyo, "Membangun Kekuatan Nilai Perjanjian Syariah dalam Upaya Meningkatkan Kinerja Karyawan Bank Syariah di Indonesia," *Akademika* 22, no. 2 (2017): 377, <http://dx.doi.org/10.32332/akademika.v22i2.814>.

² Fatemeh Shafaei dan Badaruddin, "Malaysia's Branding as an Islamic Tourism Hub: An Assessment," *Geografica* 11, no. 1 (2015): 98, <http://ejournals.ukm.my/gmjss/article/view/18433>.

³ Unggul Priyadi, *Parwisata Syariah: Prospek dan Pengembangan* (Yogyakarta: UPP STIM YKPN, 2016), 92.

⁴ Riyanto Sofyan, *Prospek Bisnis Pariwisata Syariah* (Jakarta: Republika, 2012), 4.

population that numbered more than 250 million populations are Muslim.⁵ The Government has been doing some of efforts on promoting Indonesia as the centre of halal tourism destinations, the Ministry of Tourism declared that there are nine regions with the great potential Islamic tourism. These regions are West Sumatra, Riau, Lampung, Banten, Jakarta, West Java, East Java, Makassar and Lombok.⁶

Based on the report of the Mastercard-Crescent Rating Global Travel Market Index on 2018, Indonesia is the second best halal tourism destinations out of 48 countries who are members of the Organization of the Islamic Conference. Previously on 2017, Indonesia was in the third rank, so there is a respectable increase in Indonesia on halal tourism. The first rank is occupied by Malaysia.⁷ Tourism Minister Arief Yahya has target that in 2019 Indonesia will be able to precede Malaysia for the first position rating at GMTI. Tourism Minister also planned that Indonesia will be able to attract five million tourists from the halal tourism sector in 2019.⁸

However, it is important to consider that the development of halal tourism is not just doing massive promotions to pursue a particular position on a global scale, but also should be supported with a strong regulation as a stepping foundation. Furthermore, the regulation of halal tourism in Indonesia is quite feeble because there are no rules that specifically regulated it whether in the form of legislation, ministerial regulation, or local regulations.⁹

Until now, the tourism activity is only based on the legislation No. 10 Years 2009 about Tourism. This legislation only regulate all tourism in general, and not specifically manage the halal tourism. According to UU, tourism is a wide range of tourism activities in the form of facilities or specific services that can be offered freely by communities, entrepreneurs, as well as the Government. Furthermore, the article 14 also mentioned that tourism businesses can consist of a variety sectors, including tourism transportation

⁵ Firdaus Wajdi, "Transnational Religion: A Case Study of The Turkish United Islamic Cultural Centre of Indonesia (UICCI)" (Western Sydney University, 2015), 1.

⁶ Hery Sucipto dan Fitria Andayani, *Karakter, Potensi, Prospek dan Tantangannya Wisata Syariah* (Jakarta: Grafindo, 2014), 159.

⁷ "Global Travel Market Index 2018" (Mastercard & CrescentRating, 2018), 18, <https://www.crescentrating.com/reports/mastercard-crescentrating-global-muslim-travel-index-gmti-2018.html>.

⁸ Adinda Pryanka dan Ahmad Fikri Noor, "Mengejar Target Wisata Halal Indonesia," 10 Desember 2018, <https://www.republika.co.id/berita/nasional/news-analysis/18/12/10/pjie6m440-mengejar-target-wisata-halal-indonesia>.

⁹ Eva Siti Ropiah, "Wisata Halal: Potensi Ekonomi Baru Industri Pariwisata di Kabupaten Cirebon," *Inklusif* 3, no. 2 (2018): 168, <http://syekhnujati.ac.id/jurnal/index.php/inklusif/article/view/3392>.

services, travel tours service, food and beverage services, recreation activities, organizing meetings, travel incentives, conferences, exhibitions, spa and so on. Although this legislation does not specifically mention about halal tour or halal tourism, expansion of meaning through the sentence "a wide range of tourism activities" in the definition of tourism becomes a intimation that tourism activities based on sharia principles could also maybe practiced.

Halal tourism has different characteristic from ordinary tourism, that in halal tourism, the sharia values is integrated into tourism activities through provision of facilities and services that is not incompatible with the provisions of the sharia.¹⁰

To facilitate and support the business activity of halal tourism, Ministry of tourism and Creative Economy expended a Ministerial Regulation No. 2 year 2014 about Guidelines organization of Business Sharia Hotels. In this rule mentioned that one of the basic publication is the memorandum of understanding between the Ministry of tourism and Creative Economy with the National Assembly Council of Sharia scholars of Indonesia's tourism development and Socialization of Sharia. This means that since 2014, the effort to be made to the concept of Islamic tourism has been started. The Ministerial Regulation gives general guidelines the following standardization organization of Sharia-based hotel business. Unfortunately, on year 2016, Ministerial Regulation November 2 year 2014 about Guidelines organization of Sharia Hotel Business was revoked by regulation of the Minister of tourism number 11 Year 2016 because it considered incompatible with the demands and developments Tourism at the time.

Before the retraction, the Minister of tourism has expend of Regulation No. 1 Year 2016 about conducting of Business Tourism Certification governing certification of halal tourism businesses. However the Article about halal tourism business certification in the regulation also repealed through the regulation of the Minister of tourism of the Republic of Indonesia number 12 year 2016 about changes to the regulation of the Minister of tourism number 1 Year 2016 on Conducting Certification Of Tourism Businesses. Repeal some rules above lead to the concept of halal tourism is running without any guidelines and rules.

The absences of rules certainly make the halal tourism business become undirected. The appearance of some elements of tourism such as hotel or travel then dared to claim business is based on the sharia is merely a unilateral

¹⁰ Abdul Rasyid, "Urgensi Regulasi Pariwisata Halal," 30 Desember 2018, <http://business-law.binus.ac.id/2018/12/30/urgensi-regulasi-pariwisata-halal/>.

claim, and of course without any recognition from the independent agency with obvious criteria.

Subsequently in 2016, the Sharia Indonesia Board of MUI issued the Fatwa No. 108 concerning the guidelines of the Organization of Tourism based on the Sharia. Tourism sectors were regulated in this fatwa consists of a hotel, spa, sauna and massage, tourist attractions, as well as travel agencies. However, these fatwa will not apply effectively if not positive into the form of regulatory legislation.

However, this fatwa is still act as reference, barometer, as well as the guidelines for the various elements of tourism, such as Sharia hotels,¹¹ Sharia tour guides, and Sharia tour & travel agency. Some businessmen travel independently also began to carry out the fatwa. One of them is PT. Fajar Rizma that currently started to market the Halal product tours & travel.

The definition of Sharia Tours & Travels Agency (BPWS) in Fatwa DSN is a commercial business activities that are organized, and provided services to person or group of people, to travel with the main purpose of the tour that convenient with Sharia principles.¹² Then the PT. Rizma has halal tourism products that have been included in this sense.

We are interested in examining how the implementation of the fatwa this DSN in the field. Moreover, to our best knowledge, this paper is the first research on Islamic travel agency and its' products. The majority of researchers are more interested in other elements of halal tourism. Rostam Yemen, Zarina Alias, and Norishahaini Mohamed Ishak for example, did a research on beauty and spa services reviewed Sharia Perspective. They found that the Islami Spa at Klang Valley Islamic Malaysia has succeeded to applying Islamic Spa Practice (ISP) at Malaysia.¹³

Furthermore, Zakiah Samoria and Noorsalwati Sabtu published research entitled Developing Halal Standard for Malaysian Hotel Industry: An Exploratory Study. This article traces the associated rules of Sharia hotel in the

¹¹ Eko Kurniasih Pratiwi, "Analisis Manajemen Hotel Adilla Syariah Yogyakarta (Tinjauan Fatwa DSN MUI No: 108/DSN-MUI/X/2016)," *Cakrawala* 12, no. 1 (2017): 76, <http://journal.ummg.ac.id/index.php/cakrawala/article/view/1834>.

¹² Fahadil Amin Al Hasan, "Penyelenggaraan Parawisata Halal di Indonesia (Analisis Fatwa DSN-MUI tentang Pedoman Penyelenggaraan Pariwisata Berdasarkan Prinsip Syariah)," *Al-Ahkam* 2, no. 1 (2017): 68, <https://doi.org/10.22515/al-ahkam.v2i1.699>.

¹³ Yaman, Zarina Alias, dan Norishahaini Mohamed Ishak, "Beauty Treatment and Spa Design from Islamic Perspective," *Procedia - Social and Behavioral Sciences* 50 (2012): 492, <https://doi.org/10.1016/j.sbspro.2012.08.053>.

Malaysia, as well as the prospects and challenges that will be faced by Sharia hotel.¹⁴

The researches team from Indonesia which consists of the Indrawati, Sugiono Soetomo, Bambang Setioko, Titin W Murtini, and Nurhasan, researched on religious tourism in the tomb of Majasto Sukoharjo. The research team found that there are four aspects of education in the tomb of Majasto is the potential to attract tourists, that history education, education management bodies in the Islamic teachings and culture typical of Islamic architecture Java culture, as well as education architecture of environmentally friendly.¹⁵

The three papers above, though both carry the Sharia tourism theme, but no one has discussed about tours Agency. Then the holding of this research, is expected to open up new insights to the public about the application of sharia principles in tours & travel Agency.

B. Theoretical Review

The Sharia National Board of MUI has issued fatwa No. 108 of 2016 about organization Guidelines of Tourism based on the Sharia. The regulation on tours & travel Agency there are of the ninth regulation, which there are six conditions that must be fulfilled, namely:

1. Organizing tour packages that comply with Shariah principles. That means Sharia tour & travel agency are required to have a product tour packages to suit the needs and requests of the Muslim community in each of the element.¹⁶ Hotels for example, as one of the elements of tourism, shall be held on the basis of Islamic principles which prohibition to bring alcoholic beverages into the hotel environment.¹⁷ Then if the form of the pool or spa facilities, required visitors to separate between men and women.¹⁸ The

¹⁴ Zakiah Samoria dan Noorsalwati Sabtu, "Developing Halal Standard for Malaysian Hotel Industry: An Exploratory Study," *Procedia - Social and Behavioral Sciences* 121 (2014): 144, <https://doi.org/10.1016/j.sbspro.2014.01.1116>.

¹⁵ Indrawati dkk., "Edu-Religious Tourism Based on Islamic Architecture Approach, a Preliminary Research in Majasto Cemetery – Sukoharjo Regency Central Java," *Procedia - Social and Behavioral Sciences* 227 (2016): 656, <https://doi.org/10.1016/j.sbspro.2016.06.129>.

¹⁶ Aan Jaelani, "Halal Tourism Industry in Indonesia: Potential and Prospects," *Munich Personal RePEc Archive*, 16 Januari 2017, 9, <https://mpra.ub.uni-muenchen.de/76235/>.

¹⁷ Zakiah Samoria dan Noorsalwati Sabtu, "Developing Halal Standard for Malaysian Hotel Industry: An Exploratory Study," 153.

¹⁸ Yaman, Zarina Alias, dan Norishahaini Mohamed Ishak, "Beauty Treatment and Spa Design from Islamic Perspective," 497.

needs related to the obligations and prohibition for Muslims what needs to be fulfilled by the travel package.

2. Have a list of accommodations and tourist destinations are in accordance with Sharia principles. That Sharia Tours agency in addition having a tour package, also has a list of tourist destinations and lodges both form hotel or the like sharia-based as well as regulated in the fatwa DSN Number 108, among others namely the prohibition of provides access to pornography and immoral actions.¹⁹
3. Have a list of halal food and beverage providers who are certified Halal MUI. The concept of halal food itself has been put in place in various countries, including Malaysia.²⁰ Publisher of Halal certificate in Indonesia is an institution for the study of food institution, drugs, and cosmetics (LPPOM) which is under the MUI. Allah mentions about the obligation to consume halal food and beverage in the Qur'an surah al-Maidah verse 88 :

وَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا وَاتَّقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ

“And eat of what Allah has provided for you (which is) lawful and good. And fear Allah, in whom you are believers.”

4. Using the services of Islamic Finance Institutions in conducting services, both banks, insurance, financing institutions, Institute a guarantee, as well as pension funds. This provision at the same time to increase the market share of the Islamic finance industry until the year 2017 according to the Financial Services Authority press release on October 27, only reached 8% in Indonesia,²¹ and to prevent Islamic hotel so as not to come into contact with a conventional bank with the concept of interest is forbidden in Islam.²² Allah says regarding the prohibition of riba in the Qur'an surah al-Baqarah verse 275 which reads:

...وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا...

“...Allah has permitted trade and has forbidden interest...”

¹⁹ Ismayanti dan Muslimin Kara, “Analisis Pengelolaan Hotel Al-Badar Syariah di Kota Makassar,” *Laa Maisyir* 4, no. 1 (2017): 26, <http://journal.uin-laauddin.ac.id/index.php/lamaisyir/article/view/4983>.

²⁰ Abdul Hafaz Ngah, Yuserri Zainuddin, dan Ramayah Thursamy, “Adoption of Halal Supply Chain among Malaysian Halal Manufacturers: An exploratory Study,” *Procedia - Social and Behavioral Sciences* 129 (2014): 389.

²¹ “Siaran Pers Market Share Keuangan Syariah Capai 8 Persen” (Bogor: Otoritas Jasa Keuangan, Oktober 2017).

²² Saba Mushtaq dan Danish Ahmed Siddiqui, “Effect of Interest Rate on Bank Deposits: Evidences from Islamic and Non-Islamic Economies,” *Future Business Journal* 3 (2017): 1.

5. Manage funds and investments must be in accordance with sharia principles. it is means that the funds and investments made by sharia travel agencies are not directed at things that are prohibited in Islamic business, namely *riba, gharar, maysir, dan zalim*.²³
6. Required to have the tour guides who can prevent the occurrence of acts like *Syirik, kburafat, immoral, adultery, pornography, pornoaksi, booze, drugs and gambling*. *Syirik and kburafat* intimately connected with a model of religious tourism, especially pilgrimage to tomb of the *wali*.²⁴ While the immoral, adultery, pornography, pornoaksi, booze, gambling and generally occur on accommodation and travel destinations, such as the model of the existing Casino tours in the town of Macau.²⁵

The six conditions above are the minimum standards for the feasibility of a travel agency in order to obtain the right to embed a sharia label on him. So it can be concluded that this rule was issued so that the label of sharia is not merely a media for promotion or branding, but rather as a guideline for implementing Islamic values in a modern business.

C. Research methods

This research is a qualitative research that uses a sociological juridical approach, a study on the regulation of the legal regulations applied.²⁶ As for the primary data in this study sourced from observations directly at PT. Rizma through interviews with local employees to get a general overview on how companies in actualize Fatwa DSN No. 108 on The Sharia tourism. Primary data is also confirmed through triangulation techniques back with observations to the Office of the company in question, as well as observations on the furnished documents brochure published by the shape of the company.

Data that has been collected then analysed using Sharia economic perspective, in particular through the DSN Fatwa be representations of Islamic law in the field of economics. The rules will be the base of *qiyas* as a comparison against the travel agency business of Sharia which is a major study in this research.

²³ Elmiliyani Wahyuni, "Satanic Finance dalam Perbankan Syariah," *Iltizam* 2, no. 1 (2018): 20.

²⁴ M. Misbahul Mujib, "Tradisi Ziarah dalam Masyarakat Jawa: Kontestasi Kesalehan, Identitas Keagamaan dan Komersial," *Ibda* 14, no. 2 (2016): 206.

²⁵ Xinhua Gu dkk., "Casino Tourism, Economic Inequality, and Housing Bubbles," *Tourism Management* 62 (2017): 253.

²⁶ Bambang Sunggono, *Metode Penelitian Hukum* (Jakarta: Raja Grafindo Persada, 2007), 75.

D. Findings and Analysis

PT. Rizma Tour Travel was established August 2010 is a company tours and travel agency services in the form of Travel/Tours Services, Flight Tickets Booking Service (domestic and international Aircraft), Hotel reservations, rental cars and buses, as well as other tourist accommodations.

One of the superior product categories of PT. Rizma is a travel package abroad. Among them are given Islamic branding is Hainan Moslem and Japan Muslim Tour. Then for the purposes of this research, the Japan Muslim Tour selected as a sample, because Japan is not a country with a majority Muslim population so it is more urgent to study.

Picture 1

Hainan Moslem and Japan Muslim Tour brochures from PT. Fajar Rizma



Anisa Chairina, one of the employees of PT. Rizma said that the company already has a list of attractions to be visited in turns during travel in Japan.²⁷ One of them is the Tokyo Camii Mosque which is one of the first three mosques in Japan.²⁸

²⁷ Anisa Chairina, 13 Februari 2019.

²⁸ Hosaka Shuji, "Japan and the Gulf: A Historical Perspective of Pre-Oil Relations," *Kyoto Bulletin of Islamic Area Studies* 4 (2011): 18.

PT. Rizma also has information on halal food and beverage provider in Japan. Anisa said that until now there are two restaurants in Japan that have been certified halal, but there are several other restaurants that also provide halal food and Muslim entrepreneur but didn't have certified.

In terms of financial management, currently PT. Rizma has collaborated with CIMB Niaga Syariah for Umrah and Tourism financing. This product offers Umrah services or tour packages with a Model financial, customers are allowed to depart using bailouts from banks which are then paid in installment.

Related to investment, Boy as the General Manager mentioned that PT Rizma directs it to the addition of the transport fleet for the purposes of domestic tour packages, as well as the development of tourism packages abroad through licensing to various State.²⁹

For each package tour, PT. Rizma also provide a Tour Guide to promoting at the same time guide the client regarding the intended tourist destinations and things to watch out for when entering the tourist area. Boy also mentions that the Tour Guide has additional duties to discuss prayer times to clients, whether conducted in Jamak Taqdim or Jamak ta'khir, because the traveler's status as being allowed to collect two prayer at a time.³⁰

Based on this information, it can be concluded that PT. Rizma has implemented all the conditions desired by the DSN Fatwa in No. 108. However, there are some notes that show that judicially the implementation of this fatwa is not as ideal as what the DSN wants.

DSN mentions that Shariah tourist destinations meet the following provisions:

1. Tourist destinations must be directed at efforts to:
 - a. Realizing the benefit of the public,
 - b. Enlightenment, refreshment and appeasement;
 - c. Maintain trust, safety and comfort;
 - d. Realizing goodness that is universal and inclusive;
 - e. Maintain cleanliness. the sustainability of nature, sanitation, and environment;

²⁹ Boy, 25 Februari 2019.

³⁰ Ahmad Faishol, "Penerapan Raf'u al-Haraj: Studi Analisis Shalat Jamak Fi al-Hadar li al-Hajah," *Tafaqquh* 5, no. 1 (2017): 58, <http://jurnal.iainbafa.ac.id/index.php/tafaqquh/article/view/82>.

- f. Respect for the socio-cultural values and local wisdom that does not violate Islamic principles.
2. Tourist destinations must have:
 - a. Worship facilities that are feasible, easy to reach and meet sharia requirements;
 - b. Halal food and beverages guaranteed halal with MUL Halal Certificate
 3. Avoid the mandatory tourist destinations:
 - a. Shirk and *khurafat*;
 - b. The Immoral, adultery, pornography, pornoaksi, booze, drugs and gambling;
 - c. Art and Cultural Performances and attractions that is contrary to the principles of the Sharia.

Japan is a country whose population is predominantly non-Muslim, so determining tourist locations that meet all the criteria of the DSN is not easy. For example, Asakusa Kannon Temple, a Buddhist temple³¹ and one of the list of destinations to be visited in Japan Muslim Tour products, is certainly not included in the criteria of Sharia tourism destinations determined by the DSN because it violates the third provision above.

The tourist destinations in the form of shopping centers, namely Gotemba Premium Outlet, Ginja Street, Shinjuku, Nakamise Street, and Odaiba may only be considered as sharia tourism if we see Japan as a unit of large tourist destinations that have worship facilities and halal food providers in various locations.³² Similarly, a tourist destination in the form of a nature reserve and culture consisting of Oshino Hakkai, Mt. Fuji, Imperial Palace, and Tokyo Sky Tree.

This fact shows that the only tourist destination in Japan Muslim Tour products that purely meets the requirements of the DSN is the Tokyo Camii Mosque only, while the certainty of other tourist destinations is uncertain. This also raises questions for researchers, that how could a travel dare claim that the products they offer are Islamic products under the name of Japan Muslim Tour, while the Sharia tourist destinations are only one?

³¹ Eko Nursanty, Anwar, dan Loekman Mohamadi, "Accessible Tourism the Tourism without Barriers in Architecture and Tourism Design" (International Conference of Planning In The Era Of Uncertainty, Universitas Brawijaya Malang, 2013), 3.

³² Shazlinda Md Yusofa dan Noriyuki Shutto, "The Development of Halal Food Market in Japan: An Exploratory Study," *Procedia - Social and Behavioral Sciences* 121 (2014): 256, <https://doi.org/10.1016/j.sbspro.2014.01.1126>.

The answer lies in the next criteria, namely in terms of the availability of halal food. PT. Rizma ensured that during the trip in Japan, the food provided is definitely halal and good according to the provisions of Islamic law. That although Japan is a secular country and the majority of its population is not very concerned about religion.³³ The trend of halal food seems to be quite well known. Shazlinda Md Yusofa and Noriyuki Shutto even in 2016 recorded that there were 55 restaurants providing halal food in Japan spread in various cities.³⁴

Furthermore, in terms of using the services of sharia financial institutions, the writer only gets information about the collaboration between PT. Rizma with Islamic banking in terms of financing. The information about other financial management such as payroll, insurance, collateral, and investment management has not been obtained by the author.

Fund management and investment, the collaboration with CIMB Niaga Syariah shows the efforts of PT. Rizma to start using the services of sharia financial institutions for the purposes of corporate financial management, as well as the management of funds and investments that are directed solely to the development of tourism products. That is, for these two categories PT. Rizma has begun to meet the requirements of the DSN.

Finally, PT. Rizma has a tour guide, even though it has not been in the form of documents or books, so there is element of prevention of shirk, khurafat, immorality, adultery, pornography, porno-action, liquor, drugs and gambling through tourist guides as mandated by DSN. But efforts to get there in the form of determining prayer times are a good starting point for implementing this DSN fatwa.

Thus, when compared between the wishes of DSN fatwa No 108 concerning sharia tourism with its implementation in the field by PT. Rizma can be summarized in the following table:

Table 1
Implementation of MUI DSN Fatwa Number 108 concerning Sharia Tourism
by PT. Rizma

MUI DSN Criteria	Implementation in the
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³³ Mutiara Fahmi Razali, "Tranformasi Semangat Kebangkitan Kota Hiroshima dan Kesennuma di Jepang ke Pesantren di Indonesia," *Media Syariah* 15, no. 2 (2013): 278, <http://jurnal.ar-raniry.ac.id/index.php/medsyar/article/view/1781>.

³⁴ Shazlinda Md Yusofa dan Noriyuki Shutto, "The Development of Halal Food Market in Japan: An Exploratory Study," 256.

field by PT. Rizma	
Organizing tour packages that are in accordance with sharia principles	There are, namely Hainan Moslem products and Japan Muslim Tour
Have a list of accommodations and tourist destinations that are in accordance with sharia principles	There are, but only one tourist destination that is fully Islamic
Have a list of halal food and beverage providers who have MUI Halal Certificate	There are, but only two have been certified by the local halal certification body
Using the services of a Sharia Financial Institution in conducting tourism services, both banks, insurance, financial institutions, guarantee institutions, and pension funds	Yes, that is through collaboration with CIMB Niaga Syariah in terms of umrah and tourism financing
Manage funds and investments must be in accordance with sharia principles	Yes, investments are directed towards the development of company facilities and products
Must have a travel guide that can prevent the occurrence of acts of shirk, khurafat, immorality, adultery, pornography, porno-action, liquor, drugs and gambling	There isn't yet, but there is a tour guide who is in charge of discussing the time of prayer with tourists.

E. Conclusion

Comparison table between DSN provisions and their implementation at PT. Rizma shows that PT. Basically, Rizma has implemented the DSN Fatwa Number 108, although it is not perfect yet. This is none other than the absence of technical guidelines for the implementation of the fatwa, both from the DSN and from the tourism ministry. Therefore, a guide and technical guidance from these stakeholders is needed to facilitate and provide legal certainty regarding the implementation of this fatwa.

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Anisa Chairina, 13 Februari 2019.

Ayus Ahmad Yusuf, dan Wartoyo. "Membangun Kekuatan Nilai Perjanjian Syariah dalam Upaya Meningkatkan Kinerja Karyawan Bank Syariah di Indonesia." *Akademika* 22, no. 2 (2017). <http://dx.doi.org/10.32332/akademika.v22i2.814>.

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