



# Optimization of the Halal Ecosystem in the Development of the Sharia Banking Industry in Indonesia

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## Abstract

Indonesia is currently known as the country with the largest Muslim population in the world, with a Muslim population of 209.1 million or 87.2% of the total population. That number represents 12.7 percent of all Muslims in the world (The Pew Forum On Religion & Public Life) it is fitting for the Halal Industry sector to see this as a potential new market niche. The sub sectors of the Indonesian halal industry are agriculture, food, fashion, tourism, and renewable energy. Bank Indonesia in the development of the tourism sector is implementing a Halal Ecosystem development strategy.

This study aims to determine the optimization of the halal ecosystem in the development of the Islamic banking industry in Indonesia. This type of research uses descriptive qualitative research methods, by observing and studying collected documents. The results of this study indicate that the optimization of the halal ecosystem has a positive effect on the development of the Islamic banking industry in Indonesia.

**Keywords:** *Halal Ecosystems and Islamic Bank Industry.*

## 1. Introduction

Halal can be defined as a standard of quality that complies with Shariah Islamic law and is used in every activity carried out by Muslims. Halal products and services are chosen by Muslims as a form of observance of Islamic Sharia law. Although halal is closely related to Muslims, it does not mean consumers of halal products only come from Muslims. Consumers of halal products from countries with minority Muslim populations have experienced a significant increase in recent years. The quality of halal products, or commonly known as Halalan Thoyyiban, is a reason for non-Muslims to use halal products because there is a guarantee of cleanliness, safety, and product quality for the entire production chain (from farm to plate). The halal industry is experiencing rapid development in several sectors including: halal food, finance, travel, fashion, cosmetics and medicine, media and entertainment, as well as other sectors such as healthcare and education. The halal ecosystem is a halal supply chain of products and services in the field of Islamic economy, where its implementation is still in the process of development in Indonesia.<sup>1</sup>

Halal ecosystem is a supply chain of halal industrial products and services in the field of Islamic economics, where the implementation is still in the process of development in Indonesia. Halal as one part of the support and foundation of the Islamic economy has now become a kind of ecosystem and industry.

Indonesia, in fact, is the country with the largest Muslim majority in the world, of course, must take part in the effort to develop a special Islamic economy in order to become an ecosystem and industry and prepare for the challenges of the fourth generation economic revolution.

Of course, it takes strong cooperation and desire from the Government of Indonesia and Indonesian business people to also try to build a halal ecosystem and create a halal building into an industry for the benefit of the people and people of Indonesia.

The most important thing that must be done immediately by the Indonesian people is how to be able to foster a sense of community concern for halal products. This is certainly not only the responsibility of the government alone but also the responsibility of entrepreneurs, academics and also professionals.

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<sup>1</sup> Faqiatul MW & Anissa HP, "Model Pengembangan Industri Halal Food di Indonesia", Jurnal Muqtasid Vol.9, No.1, 2018, hlm.2.

In the development of the Islamic banking industry the method used by means of financing is channeled by the Islamic banks to financing customers. In addition, the direct contribution that can be played by Islamic banking is by giving instructions to its customers to be able to get halal certification from halal institutions, for example if there are customers who are currently submitting financing to Islamic banks, then these customers can register their business at the Ulama Certification Institute Indonesia (MUI) .<sup>2</sup>

Based on the above problems, the writer will describe the issues that are considered important in our problem formulation. In order to understand how to Optimize Halal Ecosystems in the Development of the Sharia Banking Industry in Indonesia.

## **2. Theoretical Basic**

Halal ecosystem is a supply chain of halal industrial products and services in the field of Islamic economics, where the implementation is still in the process of development in Indonesia. Halal as one part of the support and foundation of the Islamic economy has now become a kind of ecosystem and industry. Halal products have become a part of the world business of enormous value intended not only for Muslim communities but also non-Muslim communities.

Islamic banking is a bank that operates without relying on interest. According to Law Number 21 Year 2008, sharia banking is everything related to sharia banks and sharia business units. Includes institutions, business activities, as well as ways and processes in carrying out their business activities.<sup>3</sup>

## **3. Research Methodology**

This type of research uses descriptive qualitative research methods, qualitative research is research intended to understand the phenomena about what is experienced by research subjects for example, behavior, perceptions, motives, actions, and others. Holistically and utilizing various scientific methods.<sup>4</sup>

Data collection techniques by observing document studies and technical data analysis is done by reducing data, presenting data, and drawing conclusions.

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<sup>2</sup> Rahmayati, "Strategi Perbankan Syariah Sebagai Solusi Pengembangan Halal Industry di Indonesia", At-Tawassuth, Vol. 3, No. 2, 2018, hlm.323.

<sup>3</sup> Khotibul Umam, "Perbankan Syariah", (Jakarta: PT. Rajagrafindo Persada,2016), hlm. 23.

<sup>4</sup> Lexy J. Moleong, Metodologi Penelitian Kualitatif, (Bandung: PT Remaja Rosdakarya, 2012), hlm. 6

## 4. Results

### a. Halal Ecosystem in the Development of the Sharia Banking Industry in Indonesia.

In the development of the Islamic banking industry the method used by means of financing is channeled by the Islamic banks to financing customers. In addition, the direct contribution that can be played by Islamic banking is by giving instructions to its customers to be able to get halal certification from halal institutions, for example if there are customers who are currently submitting financing to Islamic banks, then these customers can register their business at the Ulama Certification Institute Indonesia (MUI).

Islamic banks play an important role in developing MSMEs. Islamic banks must be able to provide financing products that are tailored to their needs, are competitive, and are easily accessible to MSME actors engaged in the halal food sector. The halal industry develops in three dimensions, and Islamic banks can play a role to maximize these three things, namely:

1. UMKM players should be given greater opportunities to develop and develop halal products.
2. Halal industry must be promoted to be able to build awareness about the importance of using halal service products.
3. The halal lifestyle must be further developed. The development and improvement of the Indonesian economy in the halal food industry sector could not have been carried out without the cooperation of various related parties.<sup>5</sup>

Therefore, it is necessary to integrate the role of government and Islamic financial institutions to improve the competitiveness of MSMEs in the halal food industry. With the enactment of Law Number 21 Year 2008 concerning Sharia Banking issued on July 16, 2008, the development of the national sharia banking industry increasingly has an adequate legal basis and will encourage its growth even faster. With its impressive progress in development, which has reached an average asset growth of more than 65% per year in the last five years, it is hoped that the role of the Islamic banking industry in supporting the national economy will be even more significant.

<sup>5</sup> Faqiatul MW & Anissa HP, "Model Pengembangan Industri Halal Food di Indonesia", Jurnal Muqtasid Vol.IX, No.1, 2018, hlm.4.

The halal industry offers promising economic value. It was noted that the economic value of the halal industry in 2015 according to the Global Islamic Economic Report reached 1.8 trillion US dollars. It is predicted that in the future the value of the halal industry will increase. According to the Ministry of Industry, Imam Haryono said he would develop a halal industrial area in Indonesia. He also said that Indonesia has a great opportunity to develop halal industrial zones due to the increasing demand for halal products.

## **b. Halal Industry Sectors in Indonesia**

The halal industrial sectors of the halal ecosystem today are not only synonymous with food, but have touched almost all existing business land, ranging from halal food, halal tourism, fashion, halal medicine and cosmetics, halal services, even hajj and umrah. Where, if utilized to the maximum it will improve the Indonesian economy going forward.

### **1. Halal Food Industry**

Halal food industry is an industry that produces halal food in accordance with Islamic law in terms of its substance, how to obtain it, how to process it, and how to serve it. Halal food industry emerged due to the awareness of the Indonesian people about the importance of consuming halal food according to Islamic law.

Based on existing data, the halal food industry has a very large market. Based on BPS data, Indonesia has the largest Muslim population in the world. This is a huge economic potential. Halal food industry sector is a great potential to be developed. The average industrial sector is projected to grow around eight percent in the period up to 2021. If Indonesia can control 10 percent of the potential of the world's halal food industry reaching Rp 25,270 trillion, it is certain that revenues from the halal food industry will reach Rp 2,527 trillion. Thus the increase in sources of state revenue will be even higher.<sup>6</sup>

According to the Head of the Ministry of Trade's Public Relations Center, Robert James Bintaryo, Indonesia has a strong opportunity to market food products. This is because the MUI halal certification (Indonesian Ulema Council) has been recognized by halal authorities in several Islamic countries.

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<sup>6</sup> Faqiatul MW & Anissa HP, "Model Pengembangan Industri Halal Food di Indonesia", Jurnal Muqtasid Vol.9, No.1, 2018, hlm.3.

In Indonesia itself there have been many food products that have received halal certification from the Indonesian Ulema Council (MUI) and the Halal Product Guarantee Agency (BPJH) both heavy and light food. However, there are a number of food producers in the Small and Medium Scale Business that have not yet taken certification. Even though there has been an affirmation to conduct halal certification as regulated in Law Number 33 of 2014 concerning halal product guarantees will be effective from October 2019. This means that every business actor is obliged to carry out halal certification.

The Ministry of Industry has planned for the establishment of a halal industrial area which is targeted to be completed before 2020. This is done in response to the increasing demand for halal products in the world. Halal industrial area is an industrial area in which all industries apply or comply with Islamic standards from upstream to downstream. This Halal Industrial Estate will be chosen in the Java region because the industrial goods sector is already available. As for the management, the government will hand it over to one of the business actors who already know good halal production standards.

From various literature reviews, it can be concluded that to be able to maximize the development of the halal food industry in Indonesia, it is necessary to have an active role from financial institutions, especially Islamic banking. The role of Islamic banking is very important in halal integrity. Islamic banking can optimize in every halal value chain process which is divided into three stages, namely halal control, halal logistics and halal verification.<sup>7</sup>

## 2. Halal Tourism Industry

Halal tourism is currently a new phenomenon in the world of tourism and has begun to be developed in several countries. Halal tourism is tourism which in its implementation refers to the Islamic Sharia, both accommodation, attractions, and the tourist attraction itself. Halal tourism is part of the tourism industry aimed at Muslim tourists. It can be defined that halal tourism is a tourist object or action that meets Islamic sharia requirements to be used or involved in the tourism industry. This type of tourism does not always aim for religious travel and the location of tourist activities is not limited to Muslim countries or regions, but

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<sup>7</sup> Faqiatul MW & Anissa HP, "Model Pengembangan Industri Halal Food di Indonesia", Jurnal Muqtasid Vol.9, No.1, 2018, hlm.5.

also applies to countries or regions where the majority of non-Muslim populations are present. The purpose of halal tourism development is to meet the needs of the Muslim tourist market for the availability of tourist accommodation in accordance with Islamic law. In the COMCEC report (2016), it is mentioned several criteria for the needs of Muslim tourists when they travel, which is called faith based needs. These needs include the availability of halal food, proper worship facilities, services during Ramadan, toilets that provide water (water friendly washrooms), recreational facilities that provide privacy, and no non-halal activities.

The phenomenon of increasing Muslim tourists also affects the tourism industry globally. Now, the country's tourism industry in Asia, Europe, and the Middle East is aggressively carrying halal tourism as one of the types of tours offered to attract more tourists to the country. Therefore, halal tourism is now being developed in several countries, and even has a world scale conference called the World Halal Tourism Summit (WHTS). The World Halal Tourism Summit (WHTS) is one of the international tourism events for halal tourism. WHTS will offer exhibitors and visitors a variety of halal tourism business opportunities. In 2015, 202 exhibitors participated in this activity, including representatives from Indonesia, Bosnia, Kenya, UAE, Thailand, Sri Lanka, Morocco, Jordan, Malaysia, Turkey, Oman, Palestine, Croatia, Iran, Egypt, Tanzania, UK, Canada, Maldives and Lebanon. Countries participating in this tourism event have different demographic backgrounds. It can be seen, that the majority of the population is not Muslim, but they are very open to the concept of halal tourism. Halal tourism is not only open to Muslims, but also open to all people who are interested in enjoying the facilities available in halal tourism.<sup>8</sup>

In Indonesia, halal tourism is not yet widely known and is still in the preparation stage of development, so that attention and concern for halal tourism has not been developed. In dealing with these problems, a communication strategy is needed to build attention and care among stakeholders including the community.

Halal tourism in Indonesia was developed into a national program by the Ministry of Tourism. In order to accelerate halal tourism, the Ministry of Tourism has established 15 provinces which are the focus of developing leading Muslim

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<sup>8</sup> Soraya Ratna Pratiwi dkk, "Strategi Komunikasi dalam Membangun Awareness Wisata Halal di Kota Bandung", Jurnal Kajian Komunikasi, Vol.6, No. 1, Juni 2018, hlm. 78.



tourist destinations. West Java became one of the leading provinces by having the largest Muslim population in Indonesia. Tourism management cannot be carried out by only one party. According to Weaver and Opperman tourism is a phenomenon and relationship that arises from interactions among tourists, business suppliers, and government organizers.

In its implementation, the Ministry of Tourism is assisted and supported by the Provincial Culture and Tourism Office and the Provincial Office of Culture and Tourism. The acceleration of the development of halal tourism in West Java began in 2016. Of the 26 cities / regencies in West Java, Bandung is considered the most potential and able to represent halal tourism. The city is considered to have a complete infrastructure and tourism program that can support the acceleration of halal tourism. In addition, the city of Bandung has also experienced an increase in the number of tourists over the past 4 years.<sup>9</sup>

### 3. Fashion Industry

In daily life, humans are not free from halal fashion, because it is a daily necessity, so there are rules that must be considered by the user, designer or manufacturer. These rules are sourced from the Qur'an and the hadith. Along with the times, the trend of halal fashion has developed. According to Ainul Yaqin, fashion trends in the current era are not only clothing, but also include other accessories such as bracelets, shoes, bags, etc. especially now there is the term "hijaber". So that the fashion department is said to have more complex problems when it comes to the raw material for its manufacture, although this fashion problem is not as complex as a food problem, everything that we consume or eat must be halal, so that what is produced by the fashion industry must by using unclean material.

Indonesia is a large country that has the most Muslim population in the world. But in the Global Islamic Economy Indicator Indonesia is still inferior to Malaysia in the halal fashion industry, so Indonesia must be able to manage its production, with the hope that halal fashion producers will not only produce for themselves but also for outsiders, the industry must also be a halal industry, starting from the manufacturing process may not be mixed with illicit materials, storage in a room specifically for halal production, both the production of semi-finished goods or ready-made goods, then distributed with a halal process as well.

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<sup>9</sup> Soraya Ratna Pratiwi dkk, "Strategi Komunikasi dalam Membangun Awareness Wisata Halal di Kota Bandung", Jurnal Kajian Komunikasi, Vol.6, No. 1, Juni 2018, hlm. 85.



Until the birth of the MUI in 1975 that answered the problems of the people by issuing DSN fatwas, but so far in matters of halal and haram, the MUI has not issued a halal for halal fashion products, MUI only issued DSN fatwas on food and cosmetic products.

The development of fashion is not only spread from non-Muslims, but now that development is also spread from Muslims, if it is from the concept of Islam, it means that fashion must be in accordance with what God said in Surah an-Nur verse 31. From the rules of the verse The “hijaber” in Indonesia has become a trend in the world, and it is shown in various ways how the “hijaber” veiled himself.<sup>10</sup>

The growth of the Muslim fashion industry in Indonesia also attracted worldwide attention. Indonesia currently has a large export level of Muslim clothing to Muslim countries such as Malaysia, Turkey, Brunei Darussalam, the United Arab Emirates and other countries in the Middle East. Muslim fashion needs the support of the Islamic system so that it really isn't just a trend, but is followed by the wearer's awareness of submission to Islam.<sup>11</sup>

#### 4. Cosmetics and Halal Medicine Industry

Cosmetics is an ingredient that is used in the face area to cover flaws in the skin, so the results will look more attractive and women will be more confident. No wonder that cosmetics are now transformed into a necessity that must be had for every woman from various social strata. Moreover, for women who work outside the home the use of cosmetics is needed to support their appearance to still look attractive.

Consumption of the public will be increasing cosmetics, but not balanced with basic knowledge about the selection of the right comet, and about the content of cosmetics that are safe for the skin. So it is not uncommon, there are cases that occur due to inappropriate use of cosmetics and cosmetics with dangerous ingredients.

The circulation of cosmetics that do not meet the current requirements is seen as increasingly worrying. As a result of the rise of fake cosmetics or dangerous

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<sup>10</sup> M. Dliyaul Muflihin, Tesis: “Konstruksi Indikator Halal Dalam Perkembangan Industri Halal Fashion”, (Surabaya: Universitas Islam Negeri Sunan Ampel, 2018), hlm.62.

<sup>11</sup> Warta, “Tantangan Mewujudkan Indonesia Sebagai Kiblat Fashion Muslim”, *Kajian Fashion*, Vol.4, No.31, 2015, hlm.7.

cosmetics on the market earlier, consumers are worried about the cosmetic products they use, so that many consumers are turning to using halal labeled cosmetic products that have been clinically tested and received certificates from BPOM and MUI.

Recently there has been an innovation in cosmetics products that are claimed to be halal in terms of ingredient content and the production process so that it is safe for use by Muslim women. As in general, cosmetics with halal labels then began to mobilize precise strategies as their efforts in promoting cosmetics with halal labels, such as sponsors of model and fashion show competitions, as sponsors in seminars and talkshows and many more. No wonder so many cosmetic products later sponsor models, which can then display makeup or makeup from cosmetic products while on the catwalk.

Halal cosmetics must also be able to penetrate the water of ablution. So, Muslim women don't need to bother removing makeup before washing their faces before performing ablution. Worship becomes calm and comfortable.

In Indonesia, the cosmetics and halal drug industries have been certified by the National Agency for Drug and Food Inspection and the LPPOM MUI (Indonesian Food and Drug Research Institute, Indonesian Ulema Council). The existence of halal cosmetics itself can be taken into account in the economy in Indonesia, seen from people's interest in safe and halal beauty products to use. One of the halal cosmetic brands that is a favorite of Muslim women in Indonesia is Wardah. Where is the cosmetic brand Wardah who has been a pioneer of halal cosmetics since 1995.

But the halal cosmetics and medicine industry is still lagging behind this due to the lack of understanding of what and how halal cosmetics and medicines by cosmetics and medical experts. Based on the research report *Outpacing The Mainstream: State of the Global Islamic Economic Report 2017/2018* by Thomson Reuters and Dinar Standard, Indonesia is ranked eighth in the development of the cosmetics and halal drug industry.

## 5. Halal Service Industry

As with goods, services can also be traded, although as explained above, goods and services are different. Among economists, in terms of the sale of services is

interpreted diverse even though the intent and essence are the same. Service sales are activities or activities carried out by service sellers (companies or individuals) in order to increase the benefits of an item or service offered in order to achieve consumer (buyer of service) satisfaction and the creation of a harmonious relationship between the two.<sup>12</sup>

According to a member of LP3E KADIN (Institute for Research, Research, Economic Development of the Chamber of Commerce and Industry) Ina Priamini said the service sector could be the backbone of the country's economy. Therefore, according to him, the government needs to encourage stretching of service exports so that they are no longer in deficit. This encouragement can be in the form of granting VAT (Value Added Tax) 0% throughout the service export sector and improving the quality of HR (Human Resources).

#### 6. Halal Hajj and Umrah Travel Industry

Umrah and Hajj are worship in Islamic Sharia. Hajj is a compulsory worship, as is Umrah, although there are opinions that say Umrah is a sunnah worship. However, this obligation is binding on every capable Muslim, and is done once in a lifetime. Hajj is a perfect Islamic person.<sup>13</sup>

Some other scholars state that the Umrah law is obligatory (*fardu'ain*) on each man or woman, once in a lifetime, such as pilgrimage, as long as he has the ability. Although there are among the scholars who do not judge it mandatory, but Sunnah

Halal certification for Hajj and Umrah travel is important. Even though it has not been included in the legality requirements of running the business from the Ministry of Religion. However, with halal certification will guarantee the sanctity and legitimacy of worship performed.

For travel who want to get halal certification themselves must meet several requirements. As financial management is guided by the sharia system. Or does not contain elements of usury, *gharar*, and so on. In addition, Hajj and Umrah travel companies must also fulfill the Hajj or Umrah tour guide tour requirements. The person who is appointed must master the religious knowledge that is in possession, and has experience with the worship.

<sup>12</sup> Idri, "Ekonomi dalam Perspektif Hadis Nabi", (Jakarta: Kencana, 2016), hlm.227.

<sup>13</sup> Imas Syarifah Ahmad, "*Pengelolaan Dana Umrah Berbasis Investasi*", Filsafat dan Budaya Hukum, Vol. 1, No.2, 2016, hlm.282.

The aspects of the provision of facilities to plural must be in accordance with sharia. For example, choosing a clean hotel. Food consumed during the Hajj or Umrah can be ascertained.

The development of the halal Hajj and Umrah industry in Indonesia is still in the process of being introduced to the travel industry and the public, there needs to be encouragement from the government by setting regulations on it. The main characteristic of Hajj and Umrah travel based on Sharia is human as a business actor domiciled as a trustee given by Allah. In this case the mandate is the funds collected from pilgrims. The task of carrying out the mandate to manage these funds is to include religious duties whose implementation is in the form of business activities.<sup>14</sup>

### **c. Efforts to Optimalisation Halal Ecosystems in the Development of the Sharia Banking Industry in Indonesia**

The development of the life of the sharia banking industry of a country is very dependent on the support of laws and regulations governing sharia banking which can create a conducive climate for the development of sharia banking itself.

Government alignments in the form of regulatory support and placement of funds are factors that are not enjoyed by the Indonesian Islamic banking industry. While on the other hand, the challenges ahead to accelerate increased market share are not expected to be any easier. The government seems half-hearted to help the development of Islamic economics in Indonesia (Islamic banking). Even though Indonesia has a big enough opportunity to become a world Sharia financial trendsetter, this can be seen from a number of central banks in other countries asking BI to provide training, such as Bangladesh and Tanzania.

Indonesia's opportunity to become a leader in the Islamic banking industry is wide open. At present, there are 10 million sharia bank customers in Indonesia and 3.5 million sharia insurance customers. With a total of 13.5 million sharia financial industry customers. that number is the same as the total Malaysian Muslim population and slightly below the Saudi population of 16 million people. This is a huge potential for Indonesia to be able to lead global Islamic finance.<sup>15</sup>

<sup>14</sup> Imas Syarifah Ahmad, "Pengelolaan Dana Umrah Berbasis Investasi", Filsafat dan Budaya Hukum, Vol. 1, No.2, 2016, hlm.292.

<sup>15</sup> Syihabuddin, "Peran Pemerintah Dalam Pengembangan Perbankan Syariah Di Indonesia", Jurnal Ekonomi dan Hukum Islam, Vol. 2, No. 1,2012, hlm.86.

The strategy that needs to be done is to carry out education related to halal products. The public must be given an understanding that consuming halal labeled products is important because halal labels on products such as food are a guarantee of halal products. One way that can be done is to socialize the halal lifestyle. Provide understanding that halal is a requirement not just an obligation that must be met. The role that can be played by Islamic banks in this case is to promote the halal business sector which is under its guidance. Islamic banks can allocate Corporate Social Responsibility (CSR) funds to promote products from their partners. Promotional facilities that can be used in various ways, for example by holding a bazaar or culinary festival for halal products. Besides bazaar and culinary festivals, promotion of halal lifestyle can also be done with talk shows and seminars. The contents of the program can vary, for example about the importance of using halal products, the benefits of halal products, as well as how to trace halal products, Islamic banks also require prospective customers to register the managed business with a halal institution. Thus the role of Islamic banks does not stop at the production process, but also product marketing.

According to NU (Nahdatul Ulum) At least there are 5 (five) things that need to be considered by the government to encourage Indonesia as the center of the halal industry, namely:

1. The government needs to accelerate the completion of supporting regulations for the Halal Product Guarantee Act (JPH). The regulation was passed in 2014, but the implementing regulations for the Law and the Halal Assurance Implementing Body (BPJH) are currently in process.
2. The government needs to increase the capacity of halal certification bodies. Currently, there are still quite a lot of companies that do not have halal certification. Last year, halal-certified products were estimated at only 26 percent of products registered at the Food and Drug Monitoring Agency (BPOM). Therefore, the halal certification body must be able to carry out the certification process quickly and transparently.
3. The government needs to design so that the halal certification regulation does not burden economic actors, especially SMEs. For example, by providing subsidies for the management of halal certificates to MSMEs. In addition, the cost of halal certification must also be made more transparent.

4. The government is expected to continue to support the growth of the domestic halal industry, including developing ecosystems. Such as facilitating research and development of halal and cosmetic raw materials in the pharmaceutical sector.
5. Awareness for halal as a habit of life-habit. Over the last two decades, the sharia economy in the country has continued to grow and advance along with awareness of halal lifestyle and blessings (Halal life style).

The role of the government is not only in Malaysia, Iran which is a country that has the world's largest assets, the government also provides full support by enacting in August 1983 The Law for Usury-Free Banking. This law requires banks in Iran within three years to completely change their business activities in accordance with sharia principles and convert interest-based deposits into outstanding interest-free deposits within one year from the law was promulgated. Once the role of the government in contributing to the development of Islamic banking in these countries, so it is natural that the development of Islamic banking is growing so fast and become the world's largest asset. Indonesia might be able to become number one for the biggest assets of Islamic banking, beating Iran, Malaysia and Saudi Arabia, because Indonesia's potential is so great, if the government's political will is wholeheartedly. This is confirmed by sharia economic observer Adiwarmanto Karim, that the sharia banking industry, which is now a market share of 3%, has entered the top four in the world.

So it can be said that optimizing the halal ecosystem in Indonesia against Islamic banking is already so optimal.

## **5. Conclusions**

Halal ecosystem is a supply chain of halal industrial products and services in the field of Islamic economics, where the implementation is still in the process of development in Indonesia. Halal as one part of the support and foundation of the Islamic economy has now become a kind of ecosystem and industry. Sectors - halal industry sectors of the current halal ecosystem namely halal food, halal tourism, fashion, halal medicine and cosmetics, halal services, even hajj and umrah. Where, if utilized to the maximum it will improve the Indonesian economy going forward.

In the development of the Islamic banking industry the method used by means of financing is channeled by the Islamic banks to financing customers. In addition, the



direct contribution that can be played by Islamic banking is by giving instructions to its customers to be able to get halal certification from halal institutions. optimizing the halal ecosystem in Indonesia for sharia banking has been so optimal.

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