

Integrating Green Economy and Islamic Finance in The Development of Halal Tourism in Lombok

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Abstract : The purpose of this research is to formulate an integrative framework that connects Islamic financial instruments with green economy strategies to strengthen the sustainability and inclusiveness of halal tourism development. The study employs a qualitative-descriptive approach through literature review, field observation, and semi-structured interviews with key stakeholders, including local government authorities, Islamic financial institutions, and community leaders in Lombok's tourism sector. Data were analyzed using thematic analysis to identify patterns of synergy between green economy initiatives and Islamic finance mechanisms such as green sukuk, productive waqf, and environmental-based zakat. The findings indicate that Islamic financial instruments hold significant potential for financing sustainable tourism projects, particularly in environmental conservation, waste management, and community-based ecotourism development. The integration of green financing principles and Islamic ethical values has proven effective in enhancing environmental awareness while simultaneously strengthening the socio-economic empowerment of local communities. This study recommends the adoption of an Islamic Green Financing Model as a strategic policy framework to foster sustainable, inclusive, and resilient halal tourism. The proposed model can serve as a practical guide for policymakers, Islamic banks, and tourism stakeholders in aligning financial practices with the Maqasid al-Shariah and the Sustainable Development Goals (SDGs). Moreover, this research contributes a novel conceptual model that bridges Islamic finance and green economy perspectives within the context of halal tourism an area that remains underexplored in the existing literature. The model represents an initial contribution toward integrating Shariah-based financing with environmental and social sustainability in Muslim-majority tourism regions.

Keywords : *Green Economy, Islamic Finance, Halal Tourism, Sustainability, Lombok.*

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INTRODUCTION

The global tourism industry (Xu et al. 2022) is currently undergoing a major transformation toward more sustainable and inclusive development. Within this context, halal tourism has emerged as one of the fastest-growing sectors, offering vast potential for Muslim-majority countries, including Indonesia (Slamet et al. 2022). The island of Lombok, known for its natural beauty, rich Islamic cultural heritage, and reputation as a

world-class halal tourism destination (Suseno et al. 2023), represents a concrete example of such potential. Nevertheless, the development of halal tourism in Lombok faces serious challenges, particularly in maintaining a balance between economic growth, environmental preservation, and local community empowerment in accordance with Islamic principles.

Lombok has experienced strong post-pandemic growth momentum, as reflected in the increasing flow of domestic and international tourists and the ongoing development of major tourism infrastructure in areas such as Mandalika, Kuta, and various ecotourism zones. Data from the Central Bureau of Statistics (BPS) of West Nusa Tenggara Province indicate a continuous recovery trend in international arrivals through Lombok International Airport (BIL) during 2023–2024 (Wahyudi S. 2021). Independent reports and market briefs estimate that Lombok will attract between 2 and 2.5 million visitors in 2024, underscoring the significant scale of the local economy driven by the tourism sector. This condition presents considerable economic opportunities if managed sustainably (Leape et al. 2023), especially given the rapid expansion of the global and domestic halal economy estimated to reach hundreds of billions of US dollars positioning Indonesia as one of the leading players in the global halal industry.

Despite this promising potential, the development of halal tourism in Lombok continues to face complex challenges in ensuring that economic growth aligns with environmental and social sustainability (Pareja-Eastaway 2011). The rapid expansion of tourism activities has exerted increasing pressure on the environment, including issues related to waste management, land-use change, and the depletion of natural resources (Nilipour 2019). From a socio-economic perspective, tourism benefits have not been distributed equitably, leaving significant gaps in community participation and local welfare. A recent study focusing on Lombok (Kyakulumbye et al. 2019) highlighted the gap between government policies, industry readiness, and Muslim tourist expectations. Moreover, the implementation of halal tourism concepts on the ground still faces constraints, particularly the limited understanding among some business actors and local communities regarding halal service standards (Hakim et al. 2020). Hence, a comprehensive policy synergy is needed to ensure that the development of halal tourism in Lombok aligns with Shariah principles (Dr. Rozalinda 2017) that emphasize sustainability, justice, and collective prosperity (Izomiddin 2023).

From a financial perspective, Indonesia's Islamic finance ecosystem has shown significant progress that can support green initiatives (Dwi et al. 2021). The Financial Services Authority (OJK) reported that the total assets of national Islamic banking reached approximately IDR 980.3 trillion by the end of 2024, indicating a substantial institutional capacity to finance socially and environmentally oriented projects (Hasan and Saifunnajar 2021). Regulatory developments have also supported the issuance of green and Shariah-compliant instruments. (Otoritas Jasa Keuangan 2020) has introduced guidelines for green bonds/sukuk and other sustainable instruments, opening avenues for verified environmentally friendly financing mechanisms.

However, (Lee 2023) despite these promising opportunities, the integration between green economy agendas and Islamic finance mechanisms in the context of halal tourism remains underdeveloped. Many tourism initiatives still focus primarily on religious compliance in services such as halal accommodation (Saifudin 2021), food, and worship facilities without structured financing support for environmental conservation, waste management, coastal erosion control, or community capacity building (Sthapit et al. 2023). Yet, these are precisely the areas that determine the long-term sustainability of tourism destinations. This condition raises a crucial question (Ascarya et al. 2022): how

can Islamic financial instruments such as green sukuk (Billah 2021), productive waqf, and environmental zakat be effectively designed and operationalized to finance environmental interventions and community empowerment initiatives specific to the needs of halal tourism in Lombok?

This study addresses these issues by exploring the policy, financial, and local dynamics that underpin the integration of Islamic finance and green economy in Lombok. The objective is to develop an applicable Islamic Green Financing Model for halal tourism development one that connects the financial capacity of Islamic institutions, the regulatory framework of green finance, and the priorities of environmental preservation and community welfare (Zhang et al. 2022). This approach is expected to provide empirical evidence and policy recommendations that can be adopted by local governments, Islamic financial institutions (Johan 2022), and tourism stakeholders to position Lombok as a model for genuinely sustainable halal tourism.

The main goal of this study is to formulate a conceptual model titled Islamic Green Financing Model for Sustainable Halal Tourism Development, which serves as a strategic framework for local governments, Islamic financial institutions (Chen et al. 2022), and tourism industry players to implement financial and development practices consistent with Islamic values and global sustainability principles. Through this research, it is expected that a more comprehensive understanding will emerge regarding the role of Islamic finance in driving the green economic transformation of the tourism sector, thereby achieving harmony between economic prosperity, environmental preservation, and community well-being.

RESEARCH METHODS

This study employs a qualitative-descriptive (Colorafi and Evans 2016) approach aimed at gaining an in-depth understanding of the relationship between green economy principles and Islamic finance within the context of sustainable halal tourism development in Lombok. The qualitative approach was chosen because the issues under investigation are complex, contextual, and require a deep comprehension of the social, economic, and religious values embedded in local communities (Doyle et al. 2020). The descriptive design was used to portray actual phenomena, explain existing patterns of integration, and identify opportunities and challenges in implementing Islamic financial concepts to support sustainable tourism development.

The research was conducted on Lombok Island, located in West Nusa Tenggara Province, which administratively consists of West Lombok, Central Lombok, East Lombok, North Lombok Regencies, and Mataram City. This location was selected purposively (Muhammad and Sari 2021) because Lombok represents one of Indonesia's leading halal tourism destinations, recognized internationally by the World Halal Tourism Awards and designated as a site for national strategic projects such as the Mandalika Special Economic Zone (SEZ). The region exhibits a unique dynamic between the rapid growth of the tourism industry, community-based economic activities, and environmental conservation efforts, presenting both challenges and opportunities for integrating green economy and Islamic finance principles.

The data utilized in this study comprise both primary and secondary data (Sugiyono 2022). Primary data were obtained through in-depth interviews and participatory observations. Interviews were conducted with various key stakeholders, including officials from the West Nusa Tenggara Provincial Tourism Office, representatives of Bank NTB Syariah, halal tourism managers, community leaders, academics, and micro-

entrepreneurs operating around tourist destinations. Observations (Puspitaningtyas 2016) were carried out at several strategic locations such as the Mandalika tourism area, Sade Traditional Village, Bayan Village, and several ecotourism destinations in North Lombok to directly observe the implementation of environmental and social sustainability practices in tourism activities.

Secondary data (Heriyanto 2022) were collected through a documentation review of reports from government institutions such as the Central Bureau of Statistics (BPS), Regional Development Planning Agency (Bappeda), Ministry of Tourism and Creative Economy (Kemenparekraf), and Bank Indonesia, as well as regulations related to green economy and Islamic finance. Additional secondary sources included academic literature, journals, books, and international policy reports from organizations such as OECD, UNWTO, and IDB. These data served to complement and validate the field findings while building the theoretical foundation for understanding the integration between green economy and Islamic finance.

Data analysis (Abdullah 2015) was conducted using thematic analysis, which involves several stages: transcription of interview data, data coding, theme categorization, and interpretation. The researcher identified key emerging themes such as stakeholders' perceptions of sustainable halal tourism, the role of Islamic financial support for environmentally friendly activities, and challenges in implementing green policies. The findings were then interpreted within the theoretical framework of the Islamic Green Financing Model to generate both conceptual and practical recommendations.

To ensure data validity (Setyosari 2016), the study employed source and method triangulation techniques. Source triangulation was performed by comparing interview data from different stakeholder groups, while method triangulation combined interviews, observations, and document analysis. Furthermore, member checking was conducted with key informants to ensure the accuracy and credibility of the interpretations (Thabroni 2022). Through this methodological approach, the study is expected to produce an empirically grounded understanding of the integration patterns between green economy and Islamic finance in developing halal tourism in Lombok, while also providing relevant recommendations for policy formulation and sustainable financing practices rooted in Islamic ethical values

RESULTS AND DISCUSSION

The findings of this study reveal that efforts to develop halal tourism in Lombok have made significant progress in terms of institutional strengthening, destination branding, and community participation. However, major challenges remain in ensuring environmental sustainability and inclusive financing. Over the past decade, the Government of West Nusa Tenggara Province (NTB), through its NTB Gemilang vision, has positioned halal tourism as one of the main pillars of regional economic development. This commitment is reflected in various institutional enhancements such as the establishment of the NTB Halal Tourism Council, the certification of halal destinations by the Ministry of Tourism and Creative Economy (Kemenparekraf), and multi-sector collaborations among the NTB Tourism Office, the Indonesian Ulema Council (MUI), and Bank NTB Syariah to strengthen a tourism ecosystem grounded in Islamic values.

According to the NTB Tourism Office (2024), total tourist arrivals in the province reached approximately 2.3 million visitors, comprising 1.8 million domestic and 0.5 million international tourists. The tourism sector contributed 17.5% to the regional gross

domestic product (RGDP), equivalent to IDR 14.7 trillion. This represents a strong recovery trend following the COVID-19 pandemic, during which tourist arrivals dropped to below one million in 2020–2021. Nevertheless, this growth in tourism activities has also intensified environmental pressures. Based on the 2024 Environmental Performance Index (EPI) of NTB, flagship destinations such as Mandalika, Gili Trawangan, and Sade Village have experienced increasing ecological stress, including rising volumes of solid and liquid waste, declining groundwater quality due to over-extraction, and coastal erosion caused by rapid tourism infrastructure expansion.

In the Mandalika area, for instance, waste generation reached 35 tons per day during the 2023–2024 World Superbike (WSBK) and MotoGP events, yet integrated waste management systems covered only about 60% of total needs (DLH NTB, 2024). Meanwhile, in Gili Trawangan, seawater quality measurements showed an increase in biochemical oxygen demand (BOD) levels exceeding 3 mg/L during the tourism peak season, indicating substantial pressure on coral reef ecosystems and marine biodiversity. In Sade Village—an iconic cultural tourism site for the Sasak community the main challenges are limited access to clean water and inadequate sanitation infrastructure to accommodate increasing tourist arrivals.

These environmental issues are compounded by the suboptimal implementation of green economy principles in tourism governance. Most small- and micro-scale tourism enterprises in Lombok have yet to adopt environmentally responsible practices such as energy efficiency, integrated waste management, or sustainable product usage. A field survey of 50 local tourism businesses found that only about 28% had consistently implemented green business practices, primarily due to capital constraints and the lack of fiscal incentives.

Thus, while Lombok has earned global recognition as the World's Best Halal Tourism Destination (World Halal Tourism Awards, 2015), the sustainability of this achievement remains contingent on the region's ability to integrate green economy policies and inclusive Islamic financial systems. Achieving just and sustainable halal tourism requires not only innovation in destination management and marketing but also systemic transformation in financing governance, community empowerment, and environmental stewardship—foundations that form the core of Lombok's tourism appeal.

Interviews with representatives from Bank NTB Syariah and the Financial Services Authority (OJK) NTB highlight significant potential for applying Islamic financial instruments to support green projects within the tourism sector. According to OJK (2024), total assets of the national Islamic banking industry reached IDR 980 trillion, with an average annual growth rate of 13%, reflecting rising public confidence in Shariah-compliant financial systems. However, the share of financing allocated to environmentally friendly projects remains relatively small—less than 5% of the total financing portfolio. This indicates that structural integration between Islamic finance and the green economy remains in its early stages and requires stronger policy direction and fiscal incentives.

At the regional level, Bank NTB Syariah—as a locally based Islamic financial institution has substantial potential to promote green financing but continues to face limitations in product design and regulatory incentives. According to its 2024 financial report, Bank NTB Syariah's total financing reached IDR 8.6 trillion, dominated by the trade and consumption sectors (68%), whereas financing for tourism and environmental projects accounted for only 4.3% of its total portfolio. The bank's management cited a lack of bankable projects in sustainable tourism and limited understanding among tourism entrepreneurs regarding Islamic environmental financing schemes as the main barriers.

Nevertheless, opportunities for developing Islamic green financial products in NTB are significant. Innovative schemes such as green sukuk, qardhul hasan for environmentally responsible SMEs, and mudharabah-based financing for ecotourism projects can serve as strategic instruments to strengthen the integration between the green economy and halal tourism. The Ministry of Finance (2024) reported that Indonesia has become a global pioneer in issuing green sukuk, with a cumulative issuance of US\$ 6.2 billion since 2018. However, no specific allocations have yet been dedicated to supporting Shariah-based green tourism development, including in NTB.

Interviews with OJK NTB representatives also revealed that the implementation of the Sustainable Finance Roadmap Phase II (2021–2025) at the regional level still faces coordination challenges among institutions, limited literacy on green finance among MSMEs, and the absence of localized sustainability indicators (Environmental, Social, and Governance ESG) tailored to halal tourism contexts. Lombok, therefore, holds potential as a policy laboratory for developing an integrative model linking green economy, Islamic finance, and halal tourism through collaboration between local government, Islamic banks, academia, and tourism communities. Although NTB's green economy and Islamic financial systems have gained national recognition, their integrative implementation remains weak. Strengthening this integration requires policy innovation, capacity building, and regulatory support that promotes Islamic-based green financing. Such integration will not only enhance the economic resilience of the halal tourism sector but also position it as a model of regional development aligned with Maqasid al-Shariah and the Sustainable Development Goals (SDGs).

Field findings further reveal that local communities possess a relatively high awareness of Islamic values and environmental sustainability. This is reflected in daily practices such as water conservation, community-based waste management, and religious-social activities that promote harmony between humans and nature. In several tourism villages, including Bayan and Sembalun in North Lombok, residents have long applied local wisdom inspired by Islamic teachings, consistent with the concept of rahmatan lil 'alamin—preserving nature as a divine trust. However, interviews with local entrepreneurs indicate that limited access to formal financing remains a major barrier to developing sustainable tourism enterprises.

Most homestay operators, tour guides, and ecotourism entrepreneurs reported difficulties in obtaining financing that is both flexible and Shariah-compliant. Many lack the formal collateral required by financial institutions or fail to meet administrative standards set by Islamic banks. This reflects a structural gap between community-based economic potential and formal financing systems, ultimately restricting local innovation in sustainable initiatives such as solar energy installation, integrated waste systems, and natural resource conservation.

In this context, Islamic Social Finance instruments such as productive waqf, environmental zakat, and qardhul hasan emerge as strategic alternatives to bridge the financing gap at the grassroots level. For instance, productive waqf can be allocated for the construction of eco-friendly tourist facilities, renewable energy-based accommodations, ecotourism education centers, and low-emission transport facilities. Meanwhile, zakat designated for environmental purposes can support conservation programs, land rehabilitation, and community training in ecological tourism management. A study by the Indonesian Waqf Board (BWI, 2024) estimates the potential of national waqf assets at over IDR 180 trillion per year, although only about 4% has been realized as productive waqf oriented toward economic empowerment.

Moreover, Islamic social finance aligns closely with the concept of Islamic Green Finance, emphasizing sustainability, social equity, and *maslahah 'ammah* (public good). Integrating zakat, infak, sadaqah, and waqf (ZISWAF) within the halal tourism ecosystem can create alternative funding sources independent of conventional banking schemes. This approach not only broadens financial inclusion for local communities but also strengthens the social and spiritual legitimacy of tourism practices themselves.

Hence, the success of sustainable halal tourism development in Lombok depends not only on institutional capacity and government intervention but also on the extent to which the Islamic financial system can transform into a participatory and equitable instrument of economic empowerment. A financing model that combines Islamic Social Finance with green economy principles holds the potential to create an independent, inclusive, and value-driven tourism ecosystem aligned with both Islamic ethics and the global Sustainable Development Goals (SDGs).

From thematic analysis of interviews and field observations, three main patterns of integration between the green economy and Islamic finance were identified in the context of halal tourism development in Lombok. These patterns demonstrate that the move toward sustainable, value-based tourism is not merely sectoral but has evolved into an integrative model encompassing institutional, social, and economic dimensions simultaneously. This finding aligns with the broader concept of Islamic Sustainable Finance, which emphasizes synergy between spiritual values, institutional governance, and economic innovation to achieve a balance between human welfare and environmental preservation.

Institutional Integration

This pattern reflects cross-sector collaboration between Islamic financial institutions, local governments, and tourism destination managers in designing and implementing Shariah-compliant green financing instruments. A tangible example is the plan to issue regional green sukuk to fund clean water management, renewable energy systems, and eco-friendly infrastructure projects in the Mandalika tourism area. Such initiatives mark a paradigm shift from sectoral approaches to collaborative governance, where financial institutions act not only as fund providers but also as strategic partners in achieving environmental sustainability. Bank NTB Syariah has also begun piloting green microfinance schemes for small and medium-sized tourism enterprises, though these remain in the initial stages.

Social Integration

This pattern underscores the role of local communities as active agents rather than passive beneficiaries in managing Islamic social funds and natural resources. Instruments such as productive zakat, environmental infak, and cash waqf are increasingly allocated for nature conservation, reforestation of mountainous tourism areas, and community-based waste management in villages such as Sembalun, Bayan, and Tetebatu. These initiatives highlight the potential of Islamic social finance as a redistributive mechanism supporting bottom-up green economic transformation. By involving local zakat management bodies and waqf institutions, such schemes reinforce the social legitimacy of halal tourism as both spiritual practice and moral responsibility toward the environment.

Economic Integration

This pattern reflects the emergence of a halal tourism value chain rooted in sustainability and socio-economic justice. The integration extends beyond core tourism sectors such as accommodation and transport to include supporting industries such as

halal culinary businesses, local handicrafts, and nature-based creative industries. In this context, Islamic financing acts as an enabler for micro and small entrepreneurs to develop products that embody green branding and ethical consumption. For example, several Shariah cooperatives in Central Lombok have begun providing financing for bamboo and traditional textile production using natural dyes initiatives that strengthen cultural identity while reducing the carbon footprint of local creative industries.

Together, these three patterns illustrate that the integration of green economy and Islamic finance in Lombok is evolving into a more inclusive, value-based ecosystem. Nonetheless, challenges remain in policy standardization, green finance literacy, and inter-stakeholder coordination. These findings affirm the need for a more systematic conceptual framework such as the Islamic Green Tourism Model to bridge the spiritual, social, economic, and ecological dimensions of sustainable halal tourism development. Conceptually, this study proposes the Islamic Green Financing Model for Sustainable Halal Tourism Development, which assumes that sustainable halal tourism cannot be achieved solely through policy interventions or destination management but must be supported by an ethical, just, and socially responsible financing system. In this framework, Islamic finance functions not only as an economic capital source but also as a moral and social instrument that upholds the principles of Maqasid al-Shariah the preservation of faith, life, intellect, lineage, and wealth within the broader context of sustainable development.

Figure 1. Islamic Green Financing Model for Sustainable Halal Tourism Development



This model positions Islamic finance as the primary driving force that connects three key dimensions of sustainable tourism development Environmental Sustainability, Social Inclusivity, and Economic Viability.

Environmental Sustainability

Focuses on financing environmental conservation projects, clean energy development, and waste management in tourism areas. Instruments such as green sukuk and Islamic impact investment can be utilized to fund green infrastructure initiatives, including water treatment systems, solar panel installations, and low-emission transportation networks in destinations such as Mandalika and Gili Trawangan.

Social Inclusivity

Emphasizes social justice and community empowerment through the optimization of Islamic social finance instruments (zakat, infak, sadaqah, and productive waqf). These social funds can be directed toward community training, capacity building for tourism-related MSMEs, ecosystem rehabilitation, and the development of community-based homestays. This dimension reinforces grassroots empowerment while ensuring that the economic benefits of tourism are distributed equitably, rather than being concentrated among large investors.

Economic Viability

Focuses on creating a competitive and sustainable halal economic ecosystem through Islamic financial instruments such as green microfinance, mudharabah investment schemes, and regional sukuk financing. This approach ensures the economic sustainability of small-scale enterprises while strengthening Lombok's position as an efficient and globally competitive halal tourism destination. These three dimensions are bound together by the core ethical values of Islamic finance justice (al-'adl), stewardship (khalifah), and social responsibility (maslahah) which serve as the normative foundation of the model. The synergy among these dimensions generates a multiplicative effect: sustainable environmental projects strengthen local economies; social empowerment enhances environmental resilience; and ethical financing systems create broader economic stability. Thus, the model not only offers an integrated conceptual framework, but also serves as a policy guide and practical instrument for implementing Sharia-based green economy principles in the sustainable development of halal tourism in Lombok and similar regions.

CONCLUSION

This study concludes that integrating the principles of green economy and Islamic finance provides a strategic and ethical pathway toward achieving sustainable halal tourism in Lombok. The findings reveal that significant progress has been made in institutional coordination, community participation, and tourism branding. However, challenges remain in ensuring environmental sustainability, inclusive financing, and regulatory coherence. The proposed Islamic Green Financing Model for Sustainable Halal Tourism Development highlights the potential of Islamic finance as an ethical financial framework supporting three interrelated pillars: environmental sustainability, social inclusivity, and economic viability. By leveraging instruments such as green sukuk, Islamic microfinance, productive waqf, and environmental zakat, this model demonstrates that Islamic financial tools can enhance the long-term resilience of tourism ecosystems while maintaining Shariah compliance and ecological integrity. In essence, the integration of Islamic financial ethics and green economic principles offers not only a viable mechanism for sustainable tourism financing but also a moral-economic paradigm that aligns with local values and global sustainability agendas.

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