Abstract: The development of the halal industry sector will continue to compete again with the involvement of the Islamic banking and Islamic finance sectors. This study aims to examine the roles of the Islamic banking and Islamic finance sectors in developing halal food and SMEs in Trang, southern Thailand. This study uses a descriptive qualitative approach to literature studies. Based on the results of the research, it can be seen that Islamic banking has a role not only in financing that is free from usury or interest, gambling and uncertainty, but also in all stages of the halal value chain or stages of the production process. Islamic banking has an important role in developing and improving the halal food industry sector which goes through three stages of halal integrity. The first stage is the halal process, the second is logistics and the third is halal verification.

Keywords: Islamic banking, halal food industry, Thailand population.

Introduction: The Muslim community is a minority population in Thailand, and the majority of the religious population in Thailand is Buddhist. However, the Muslim community or Islam is a minority religion that is developing rapidly and is the largest minority population after China. (Ekawati, 2022). The halal industry has developed very rapidly in recent years. Halal Life Style which is a characteristic of the Muslim community is spread to various countries, even to countries where the population is a Muslim minority. Halal is a universal indicator for a guarantee of product quality and standard of living (Gillani, 2016).

Halal can be interpreted as a quality standard that complies with Islamic Sharia law and is used in every activity carried out by Muslims. Muslims choose halal products or services as a form of obedience to Islamic Sharia law. Even though halal is related to the Muslim community, halal products and services are not only consumed by Muslims. Consumers of halal products originating from countries with a Muslim minority population have experienced a significant increase in recent years. One of them is Russia, which is at level 9 as a consumer of...
halal food in the world with an achievement of $37 billion in 2015. Halalan Thoyyiban is a term commonly known for the quality of halal products and is the reason for non-Muslims to use these products. This is because there is a guarantee of cleanliness, safety, product quality from the production chain.

Even though Thailand is a non-Muslim country, the Thai global policy as a form of Thai gastrodiplomacy must be taken because Islamic tourists are a market that can bring huge profits to Thailand. One form of the seriousness of the Thai government towards the surge in Muslim tourists is the provision of various facilities and infrastructure with Islamic nuances, such as providing and giving young people access to halal food, places of worship, even sharia-based hotels, one of the first halal hotels in Thailand, namely AL Meroz. The hotel is a five-star hotel that has authority and certification from the Thai government and is equipped with various facilities that make it easy for Muslim tourists, of course, such as a prayer room, ablution area, hall, as well as a swimming pool which has separate times for men and women in use.

In supporting the implementation of the Halal Food program, the Thai government cooperates with various institutions that have authority over the existence of halal products in the country (Pradesyah, 2020). Such as cooperation between the government and institutions related to the handling of halal food. CICOT or Central Islamic Council of Thailand is a non-governmental organization that has the authority to certify halal products in Thailand. The role of the government itself is to support and prepare financially for the sustainable development of a strategy for a center for halal food activities in southern Thailand. In 2003 to support the success and smooth development of the Thai halal industry, the government allocated funds to establish the "Halal Standards Institute of Thailand under the supervision of CICOT which aims to develop the Halal Science Center or scientific laboratory and information center at Chullalangkorn University (Aminuddin, 2016).

RESEARCH METHODS

This research is a qualitative research. The research method used in this research is a literature review of various previous studies. The data collection method used is secondary data obtained from journals, documentation books and the internet and data published by institutions that have trusted credibility.

Methods Data analysis in this research was carried out using descriptive analysis methods. The data that has been obtained is then analyzed using descriptive analysis methods. Descriptive analysis method is carried out by compiling the data obtained then interpreted and analyzed so as to provide information for solving the problems faced.
RESULTS AND DISCUSSION

The benefits of halal food as a new alternative to Thailand in increasing the tourism industry sector and even increasing the value of exports to various Muslim countries. Supported by various strategies launched by the Thai government to increase and provide a sense of trust for tourists and Muslim countries for the services and products offered by the country. Both by granting halal certification which is very strict and improving the quality of products from halal food itself and supported by the development of sophisticated technological tools and various academics who are directly involved in handling halal food (Research et al., 2017). Until this seriousness led Thailand to get various awards and trust from Muslim countries for halal food products produced by Thailand.

A. Islamic Cooperation Organization as a Market in Thai Halal Product Marketing

In 2010 after the establishment of halal food standards was approved by the Organization of Islamic Cooperation, in handling the halal industry OKI collaborated with the Halal World Institute one of its activities such as differentiating halal goods and services from non-halal materials through various production control procedures, warehousing, transportation, and issuance of halal certification according to standards set by the Organization of Islamic Cooperation (Siahaan, 2022).

The halal market industry sector is expected to increase by 70% from $1.24 trillion in 2016 to $1.93 trillion in 2022 and Dubai Islamic Economy Development reveals that halal food has become the largest Islamic economic industry and is diverse, thus providing opportunities for investment that significant and gave rise to diverse global halal products (Buller, 2018). In line with OIC's focus on economic cooperation, in which the halal product industry is not only required to use it, it is also very good from a health point of view, both the substances contained in it and the quality of these products, which will be in line with achieving the safety of Muslims throughout the world. Of course this makes Muslim countries that are members of the OIC interested and make halal products an opportunity in the world halal market (Fauziah, 2021).

Dr. Winai Dahlan revealed that even though the presence of Muslims in the white elephant country is a minority, 95% of parties involved in the halal industry, be it producers, entrepreneurs, employees, even consumers, come from non-Muslim residents. So that the existence and even the benefits of halal itself do not just guarantee a product for the Muslim population but for everyone in the world. And products produced by Thailand have entered export markets to 57 Muslim countries that are members of the OIC and entered various countries in
Europe and North America (CityLife, 2017). The country of Thailand does not only export its country's mainstay commodities, namely in the form of food products such as rice and wheat. Other halal products are also developed and exported to various countries, namely non-food products in the form of cosmetics, skin care, medicines, and various other chemicals (Waharini & Purwantini, 2018).

Thailand as a country with a non-Muslim majority population takes advantage of diversity and local wisdom as a new force to advance its national interests. One of the efforts is to use gastrodiplomacy (diplomacy through culinary) as a way to promote the country. Promotions carried out such as Global Thai are intended as an event to introduce typical culinary delights and open Thai food outlets in various parts of the country. This can trigger the arrival of foreign tourists, especially from Muslim countries, be it neighboring countries or even the Middle East, to visit the white elephant country. Various policies carried out by the Thai government are establishing various forms of cooperation, both sub-regional and bilateral cooperation. One form of cooperation is Indonesia, Malaysia, Thailand Growth Triangle (IMT-GT) and bilateral cooperation with Middle Eastern countries namely Bahrain as the target market for Thai product exports. In addition, the cooperation carried out by the Thai government as an OIC observer country is used to market various Thai food products.

B. Coordination and Management of MSME Development in Thailand

Prior to 2000, there were no specific institutions or rules governing the existence of MSMEs in Thailand. Until finally in 2000, the Thai parliament issued a policy that regulates the development of MSMEs (Faun Maharany, 2021). Based on this new policy, Thailand is slowly starting efforts to develop MSMEs by establishing a special institution called the Office of Small and Medium Enterprises Promotion (OSMEP). Based on the same regulations, MSMEs in Thailand are divided into 3 (three) main clusters: the manufacturing sector, the trade sector, and the service sector (Bakiewicz, 2005).

Derivative policies that are more specific regarding MSME development in Thailand are developed into the Master Plan framework which are differentiated based on the focus of the objectives and the timeframe. The first MSME development Master Plan (2002-2006) focused on economic recovery, infrastructure development, and increasing MSME competitiveness. Then, the MSME development plan contained in the 2007-2011 Master Plan this time has a different focus, namely encouraging the implementation of knowledge-
based MSME activities and supporting socio-economic restructuring through improving the standard of living of society as a whole (Siahaan, 2022).

MSME management in Thailand continues to experience development after OSMEP’s 2012-2016 Master Plan collaborated with various parties, such as public agencies, the private sector, and academia. At this stage, Thailand is committed to increasing competitiveness and projecting MSMEs as the main driving force in order to achieve national economic growth and stability. The mapping of roles and coordination between agencies has also begun to be more visible in the 2012-2016 planning framework. In practice, MSME management based on role mapping between actors has been quite effective, although it is still faced with a number of problems and challenges. The biggest problem faced is the lack of access and sources of credit for MSMEs, coupled with limited assistance. In addition, the challenge faced by Thailand in managing MSME is the availability and stability of regulations in implementing the development of the MSME sector.

In order to overcome these various problems and challenges, the strategy that can be carried out by the Government of Thailand is to increase the capabilities of OSMEP as the coordinator of MSME development. OSMEP needs to play an important role in implementing MSME policies (Fauziah, 2021). Coordination with various ministries and other institutions is important to better map out roles so that there are no overlaps in carrying out their duties. Another strategy that can be implemented is to provide opportunities for MSMEs to access goods and services that are accommodated by the Government of Thailand. OSMEP also needs to be given adequate funding stimulus in order to promote a more efficient and effective MSME development plan.

<table>
<thead>
<tr>
<th>Mechanism</th>
<th>Actor</th>
<th>Task</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coordinator</td>
<td><strong>Office of Small and Medium Enterprises Promotion (OSMEP)</strong></td>
<td>creating strategies, identifying targets, and providing information related to MSME development efforts.</td>
</tr>
</tbody>
</table>
C. The Role of the Thai Islamic Religious Council in Issuing Halal Food Certificates in Thailand

Thailand is one of the countries with halal food products in the Muslim Global Market where there is a consumer demographic of around 2,000,000 people, so halal food products are a very important road to the Market Channel. Thailand needs to enter the halal food market to add as much network (Market Segmentation) as possible, so it is very important to standardize food products (Aziz et al., 2021). Currently, the Kingdom of Thailand has a policy of encouraging halal food companies to export overseas and continuing policies towards better practice, including in terms of developing raw materials, promoting entrepreneurship, seeking market networks and developing certification mechanisms for standardizing halal food products so that they are trusted and recognized by domestic and foreign consumers (Rahman et al., 2020).

This can be considered as an important change in the certification guidelines to develop a Halal quality system to effectively align with current industrial operations. If you consider an international factory management system, you must pay attention to the ISO 9001 system. This is a quality management system according to international standards, a management system for quality assurance, which is a system that ensures that processes are regulated and verifiable by defining clear work procedures and methods. However, if the halal system is implemented in conjunction with ISO, a management system for quality assurance will be created and can be checked in the work process and scope of responsibility of the MAIT Halal affairs section. Members in the Thai Islamic religious assembly have established policies and clear organizational communications regarding Halal systems in the industry so that operators at all unit levels are aware of the policies and effective implementation of Halal.

<table>
<thead>
<tr>
<th>Assistant Execution</th>
<th>1. Special MSME Bank</th>
<th>Providing credit guarantees, creating a good investment climate and regulation, setting MSME product and service standards, developing resources for MSMEs, and other support from the private sector.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2. Small Business Credit Guarantee Company</td>
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<td>3. OSMEP</td>
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<td>4. SMEs Venture Capital</td>
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<td></td>
<td>5. Board of Investments</td>
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<td></td>
<td>6. Association of MSME Entrepreneurs, and others.</td>
<td></td>
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<tr>
<td>2. Industrial Development Department</td>
<td>3. MSME Development Institute</td>
<td>4. Thailand Productivity Institute</td>
</tr>
</tbody>
</table>

Table 2. Mapping of the Roles and Duties of Thai MSME Management Institutions

systems. In this requirement, the ISO 22000 management framework is also adopted as a good production structure according to GMP and guidelines for hazard control according to the HACCP system, namely ISO 22000:2005 Food Safety Management System: Direct Industrial Safety Management System.

Halal certification in Thailand is carried out by non-governmental Islamic Religious Institutions. Thailand is a country with a majority Buddhist population. Even so, halal certification, especially in terms of food, has been carried out properly. Halal certification in Thailand was taken over by the Islamic Religious Council of Thailand or called in English the Central Islamic Council of Thailand (CICOT), which is an association of Thai scholars at the national level (Chaikong & Mukarromah, 2022). CICOT has a Halal Standard Institute of Thailand whose job is to carry out inspection and certification of Thai products. Apart from that, in Thailand there is also a halal research center located at Chulalongkorn University, namely The Halal Science Center located at the Faculty of Applied Science. Even though Thailand is not a Muslim country, the government supports halal certification because of economic interests. The government is very enthusiastic and supports programs related to halal certification so that it can penetrate the global market, especially with a majority Muslim population (Saribanaon et al., 2019). The process of granting a Halal certificate by the Thai Islamic Religious Council is carried out through several stages, namely: First, Submitting an Application for Halal Certificates; Second, Acceptance of Applications; Third, Checking in the Field; Fourth, if you pass, then a certificate will be issued from the respective Regional Religious Institutions; Fifth, if it doesn't pass, it must be repaired again in the field; Sixth, Halal Certificate and Logo as well as Halal Number from the Islamic Religious Council of Thailand. The following is a scheme of the process for awarding Halal certificates at the Islamic Religious Council of Thailand:

![Image: Schematic of the process of granting Halal certificates at MAIT]
The process for companies to submit halal application documents to employees of the halal section at the Islamic Religious Council, namely: Application for Halal Logo, Entrepreneur Identity Card, Copy of Applicant, Letter of inauguration of industrial adviser, Map of industrial location, Product logo, BPOM approval letter (อธิบาย), food product composition letter, manufacturing process letter, halal certificate (for elongation), and regional trade guarantee letter (Suwat: 2021). After the company submits the halal application file to the employee of the halal department at MAIT, the employee of the matter conducts an inspection at the company location and submits the following requirements: 1. Cleanliness of the location and employees. 2. Do not mix illicit or alcohol-containing goods in raw materials for cooking and cooking utensils. 3. Preparation from the Muslim applicant, for Buddhist applicants please know when cooking whether to wear gloves, a hat or not, and clean or not while cooking. 4. Raw materials for cooking must obtain halal certification from the Islamic Religious Council of Thailand or the Islamic Religious Council of each country (Yunita, 2018). After the Islamic Religious Council inspects the location of the company, then a deliberation is held for employees of the halal department to decide whether the results obtained will pass or not. If they do not pass, the employee will conduct a re-examination 4 times and if all of them pass then issue a halal certification permit to the applicant from the Islamic Religious Institute in their respective region.

After obtaining a Halal Certification Permit from the agency, the applicant can submit the letter to MAIT/CICOT to obtain an official Halal Certificate and Halal product number (Waharini & Purwantini, 2018). There are two ways for employees to review the place/company, namely:

1. Frankly, the Halal Affairs Department informs the industry about the date they want to carry out the inspection at the industrial site. 2. Randomly, that is, the halal department does not notify the industry about the date that they want to suddenly inspect the locations. The management of the MAI halal section will inspect locations that have received a halal certificate at least 1 time/month. The validity period of the halal certificate is 1 year before the expiry of the validity period, the MAI will notify the applicant so that it is extended, if it exceeds the 1 year time limit, a fine will be imposed as determined by law (Suwat: 2021). The method used by the Islamic Religious Council in establishing its fatwa is the istinbath method, as stated in the general principles of the fatwa are as follows (Burhan: 2015):

2. Every decision and determination of a fatwa must have a basis from the Book of Allah and the Sunnah of the Prophet Muhammad.

3. If there is no legal determination from the two sources above, then the decision and determination of the fatwa based on ijma' and qiyas, as mu'tabar arguments are agreed
upon by all scholars (Rahmayati, 2020).

4. And if the issues cannot be determined and applied, it should be reviewed in terms of the opinions or methods of determining the fatwas of the priests of the schools of thought, besides that it is necessary to pay attention to the opinions of other scholars, whether related to legal arguments that agree or differ.

5. Every fatwa decision is considered according to the situation and condition of the Muslim community, by thinking about the benefit of Muslims and fulfilling the goals of syara'. Islamic teachings are a way of life for Muslims, so the life of Muslims is bound by religious immortality from birth to death. Every act of a Muslim must be performed within the framework of religion in all cases. about the relationship between humans and God, humans and humans, and between humans and animals (a Muslim must have compassion for animals). The Islamic religion allows slaughtering animals for food, not torturing animals. Likewise, animals must be slaughtered with a sharp knife and positioned properly. When slaughtering must also say the name of God. For food and drinks derived from plants, Islam does not prohibit plant foods. Except for those things that are fermented until the middle of it are good liquors made from grapes, dates, barley or other substances. When it turns into liquor, it is forbidden as Islam prohibits drunkenness and madness.

Like the economy in general, materials for making halal products do not only come from the domestic market. The obligation of halal products to meet halal requirements is that all processes are halal. Some of the obstacles related to the process of granting a halal certificate to the applicant, namely:

1. Initial Production (Primary Production) This includes the management of raw materials to be used in the production process to ensure that raw materials are safe from physical, chemical and biological hazards, sufficient for consumption. And the important thing is to comply with the provisions of halal food. That is, it is not prohibited or classified as haram, non-toxic, non-sacrifice or other offerings outside the Islamic way. It is non-alcoholic and the source is known. Purchasing raw materials for halal food products apart from having to meet the specified codex standards must also be correct according to Islamic provisions, namely by choosing raw materials or even finished products sourced from animals by carefully examining labels or documents regarding the composition of the product or raw materials. Everything that definitely contains unclean elements, throw away all its uses. Anything suspicious or unsafe should be checked.

2. Companies, slaughterhouses and so on. This includes the design of building structures for erection. Including various facilities
suitable for controlling physical, chemical, biological hazards as well as for controlling activities that are contrary to Islamic provisions, such as the division of high maintenance areas and low maintenance areas, which means the division of areas that must be strictly controlled based on cleanliness, public areas or areas that are not used in the production of Halal food absolutely must be separated. Separate halal and non-halal food production facilities at every step from preparation to production. Production processes and storage areas and production facilities must be properly designed and easy to clean, hygienic and in accordance with religious orders. Workers who produce unclean food or have the opportunity to have direct contact with raw materials or food products, especially pork and pork products, are not allowed to enter the food production area, but must first clean and purify their bodies according to Islamic principles. Tools used in producing haram food must be strictly separated from equipment that produces halal food.

3. Doing the job It includes proper operation at every step. Since the arrangement of sourcing/purchasing of raw materials receiving of raw materials hygienic process control, packaging and shipping to comply with production standards and to be able to control hazards to an acceptable level especially in procedures designed to reduce or eliminate hazards. Including haram and impure to the end to or at an acceptable level and the steps are defined as to follow Islamic law. Failure to do so will result in the food being not Halal, as the slaughter process is approved for consumption (except fish and aquatic animals which do not need to be slaughtered). Storage procedures must be safe from: non-halal contaminants and various wastes that offend Islam, cleaning procedures, etc.

4. Maintenance and cleaning This also includes a hygienic management system in the factory from proper cleaning. To reduce or eliminate the danger of accumulation of dirt, microbial sources without causing chemical hazards from the chemicals used in cleaning and in accordance with religious provisions, especially in the production process by previous non-halal foods. If necessary, the place or equipment is needed to produce halal food. Cleaning should be closely monitored and the agency should have a system in place to properly and accurately check cleaning efficiency. Disinfection cleaning if it requires alcohol, then use 70 percent alcohol to disinfect (Brier & lia dwi jayanti, 2020). After that, repeat the cleaning once more by spraying or wiping with water several times. If the process is difficult, avoid using alcohol and use another disinfectant instead. Water control using ice, steam, either direct or indirect contact with the product. It must be arranged to produce water, ice, steam which is hygienically safe
from biological, chemical and physical hazards that may be contaminated with the water used. In addition, water sources must also be considered, namely they must not conflict with religious provisions and not be contaminated with Haram objects. Throughout the process of water and ice production, in the case of water being accidentally contaminated with something forbidden, such as being accidentally contaminated with blood from meat or something unclean contaminated with water, the rule is: if the water content is more than 216 liters and the contamination does not cause discoloration, odor or taste, the water can still be used assuming the water is clean and not unclean (Bakhri et al., 2022). But if the water is less than the stated amount, even if the water doesn't change color, smell, taste, stop using that water immediately. In addition, it must also consider the production process specified in the religious provisions of the production of halal food, which process must be controlled or only carried out by Muslims, for example, in the slaughtering process, which Islam stipulates that it must be carried out by Muslim personnel with religious knowledge only. Or in the case of food factories that are not halal and have to change the process of producing halal food, every tool must be washed thoroughly according to religious principles. In the purification process it must be arranged by Islamic experts who may be external Islamic scholars or Muslim personnel in factories or agencies have arranged themselves to take care of it. (In the case of Singapore and Malaysia there is a requirement for Islamic organizations to send representatives to clean or control purification.) In addition, according to the requirements of some countries. It also requires that the head of the halal food production line must be Muslim. Or it requires a minimum of 2 staff at the production line leadership level or a minimum of 10% of production line workers who are Muslim. In this regard, the main Islamic organizations in Thailand are planning to adopt such a policy as well.

D. The Role of Islamic Financial Institutions in the Halal Industry

Even though economic growth through the financial sector does not really have a strong foundation if the real sector is neglected. The financial sector also does not really produce an impact that can be felt directly by the wider community (Rosidi et al., 2021). Islamic banking as a financial institution has a very important role in developments in the real sector, especially in the halal industry, several strategies that can be implemented include:

1. Collaboration With Companies That Will Issue Products With Halal Labeling In this case, it is hoped that government support will issue these regulations, for example in the form of laws, circulars or fatwas that there are obligations for every company
engaged in the halal industry, financially it must cooperate with banks sharia. For example, if company A is going to make halal labeling on its products, company A already has a small amount of funds that has been deposited with an Islamic bank, or has collaborated through financing at an Islamic bank (Nurrahmah et al., 2021). This of course will also improve the Islamic finance industry in Indonesia. There is a form of reciprocity between the real halal industry and Islamic banking.

2. Technological Improvement When compared to conventional banking, Islamic banking is relatively less advanced because the use of technology is still minimal. It must be admitted that sharia technology is behind conventional banks. People prefer conventional banking because conventional banking makes it easier for customers with its technology. For example, conventional banking offers internet banking services and bank cards can be used for payments at merchants. "Sharia banks cannot yet, Islamic banking should be able to improve the quality of its technology, so that it can compete with conventional banking. Innovation must be carried out by Islamic financial institutions, especially Islamic banking (Nurrahmah et al., 2021).

In the digital era, people are more concerned with practical things. With advanced technology everything will be practical. Currently, the biggest Indonesian market is young people who are close to gadgets, so to embrace this group you have to use something sophisticated as well.

CONCLUSION

Halal Life Style which is a characteristic of the Muslim community is spread to various countries, even to countries where the population is a Muslim minority. Halal is a universal indicator for a guarantee of product quality and standard of living. Even though Thailand is a non-Muslim country, the global Thai policy as a form of Thai gastrodiplomacy must be taken because Islamic tourists are a market that can bring huge profits to Thailand.

The benefits of halal food as a new alternative to Thailand in increasing the tourism industry sector and even increasing the value of exports to various Muslim countries. Supported by various strategies launched by the Thai government to increase and provide a sense of trust for tourists and Muslim countries for the services and products offered by the country. Both by giving halal certification which is very strict and improving the quality of products from halal food itself and supported by the development of sophisticated technological tools and various academics who are directly involved in handling halal food. Until this seriousness led Thailand to get various awards and trust from Muslim countries for halal food products produced by Thailand. Thailand as a country with a non-Muslim majority population takes advantage of diversity and local
wisdom as a new force to advance its national interests. One of the efforts is to use gastrodiplomacy (diplomacy through culinary) as a way to promote the country. Promotions carried out such as Global Thai are intended as an event to introduce typical culinary delights and open Thai food outlets in various parts of the country.

MSME management in Thailand continues to experience development after OSMEP’s 2012-2016 Master Plan collaborated with various parties, such as public agencies, the private sector, and academia. Halal certification in Thailand is carried out by non-governmental Islamic Religious Institutions. Thailand is a country with a majority Buddhist population. Even so, halal certification, especially in terms of food, has been carried out properly. Halal certification in Thailand was taken over by the Islamic Religious Council of Thailand or called in English the Central Islamic Council of Thailand (CICOT), which is an association of Thai scholars at the national level. CICOT has a Halal Standard Institute of Thailand whose job is to carry out inspection and certification of Thai products. The financial sector also does not really produce an impact that can be felt directly for the wider community. Islamic banking as a financial institution has a very important role in developments in the real sector, especially in the halal industry, several strategies can be implemented.

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