

Multiplier Effect of Religious Tourism for Income of the Surrounding Community in Banjar Regency

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ABSTRACT

This research departs from the development of religious tourism in Banjar Regency which has its own charm and is often visited by local, national and international tourists is the Tomb of Sheikh Muhammad Arysad Al-Banjari or known for his book essay, namely Sabial Muhtadin and the Tomb of Guru Sekumpul who is a charismatic cleric his era so that the purpose of this study is to analyze the multiplier effect of religious tourism on the income of the people in the Regency Banjar. The research method used is a quantitative approach, then sampling using cluster sampling and quota sampling. In relation to the quota sampling technique, a sample of 40 respondents consisting of business actors, workers and the community was determined, while the sampling cluster was at Datu Kalampayan Tomb and Guru Sekumpul Cemetery. Data collection techniques using structured interviews and analyzed using descriptive statistics by adopting a formula from the multiplier effect known as Keynes' theory. The results showed that the value of Keynesian Local Income Multiplier, Ratio Income Multiplier has a value of >1 both Type I and II so that it has an impact on the economic development of the community.

Keywords: Religious tourism, Multiplier effect, Community income, Labor, Entrepreneurship.

INTRODUCTION

Sustainable economic development requires economic mapping as a form of encouraging economic growth. High economic growth is one indicator of the success of each country in realizing social welfare in reducing poverty (Jonnadi dkk., 2012). Currently, tourism is a promising sector for the development of economic potential and a new source of income for the regions (Syaugi dkk., 2021). According to Cohen (1984), tourism can increase revenue for the state, especially the region itself (Aryunda, 2011). The condition of the development of Covid-19 which hit almost all parts of the world in 2020, made the tourism sector as the government's focus in rebuilding the economy. The health disaster that occurred in 2020 marked by the rapid spread of the Covid-19 virus caused almost all business sectors to go bankrupt (Wulandari & Mahagangga, 2023), recessionary economic growth coupled with rising unemployment rates made it difficult for the world economy at that time to rise from adversity.

Currently, the development of Islamic economics and finance is a new source of economic growth for Indonesia. This condition can be supported by progress in the development of the halal industry which is increasing from year to year. This cannot be denied in the midst of the world economy which has not been stable after the Covid-19 pandemic, but the Islamic economy and finance continues to grow and develop, so there is a need for a master plan in the field of tourism which also has a domino effect for Indonesia's economic growth. According to Echoes of Information Technology Students, in 2022 Indonesia occupies the second position as a country that is visited by many tourists after previously occupying the fourth position in 2021 due to the Covid-19 pandemic. The submitted annual report created new optimism in the tourism sector as a new source of state revenue.

Collaboration between tourism and the Islamic economy makes halal tourism a promising prospect for economic revival. South Kalimantan is an area that geographically has the potential for halal tourist destinations as tourism development in the area according to the tourism concept issued by Halal Tourism Development Acceleration Team (Subarkah, 2018). In the demographic context, the Province of Banjar Regency has a Muslim majority population with a percentage rate of 97.02%, making this area has potential for halal tourism from tourist destinations, hotels and travel agents to be developed. Tourism portraits related to religious tourism in Banjar Regency have the potential to be developed, one of which is the Tomb of *Datu Pelampaian* and the Tomb of *Guru Sekumpul* (Syaugi dkk., 2021), where each *haul* activity is attended by millions of Muslim people who are present so that looking at these conditions allows it to increase the income component of society as a whole. *Haul* activities which are carried out every year plus Covid-19 which is starting to decline, make the 2 (two) religious tourism spots able to be visited again and become new income objects that are expected to increase the people's standard of living and welfare.

Tourism is a promising prospect in developing regional potential. One of them is by running halal tourism (*Islamic tourism*) in accordance with the sharia perspective listed in Al-Quran 29:20, which explains that humans are encouraged to travel on Earth as a form of learning and taking the meaning of God's creation by His grace. Running halal tourism in the sense of not changing the economic system to an Islamic economic system, but halal tourism in the context of sharia is friendly to Muslim tourism and friendly to halal both in terms of food and drinks, as well as the facilities that support tourism.

Judging from the countries that have implemented halal tourism, the Muslim minority has become the enthusiasm and support of the government to run it. For example, South Korea on Nami Island and China in Beijing City, where most of the population is a Muslim minority, can develop their tourism to become a Muslim-friendly tourist attraction, this has the goal of attracting tourists from the Middle East, especially Muslim tourists, to visit their countries. The role of the central government is needed in collaboration with regional governments through regional autonomy as Homework in developing halal tourism so that Indonesia is equal to other countries in implementing halal tourism.

The city of Martapura, which is located in Banjar Regency, is known as the Veranda of Mecca City in South Kalimantan Province. Martapura is known for its many saint's tombs (known as clerics who are blessed and respected by the community) as well as its mosque which has an attraction for Muslim tourists to visit and coupled with the Tomb of the *Guru Sekumpul* whose haul is usually attended by Millions of Humans to attend the *haul Akbar*. Then, Shaykh Muhammad Arsyad Al-Banjari is also the heir to the lineage of the prophet and is known for his book, *Sabilal Muhtadin*, which is well known to foreign countries. By looking at the context of the development of religious tourism in Banjar Regency, it has an impact on encouraging regional development and has a direct effect on increasing the regional economy in the form of the primary, secondary and tertiary sectors (Nugroho & Dahuri, 2016). Religious tourism can also develop spirituality for people who carry out religious activities (Sari dkk., 2018a) so that it can form the characteristics of religiosity (Narulita dkk., 2017). The development of religious tourism through careful planning by involving the community around these tourist attractions will provide a *multiplier effect* for people's income directly or indirectly (Mustaghfirin, 2020) and can increase Local Original Income (Wijaya & Sudiana, 2016) in Banjar Regency not only increasing Local Original Income, religious tourism can also increase employment and can provide opportunities for new business actors (Ratnasari, 2015).

Even though tourism in Banjar Regency is the largest contributor to tourism in South Kalimantan and the open unemployment rate in 2022 is 2.72%, the lowest number 2 out of 13 regencies/cities in South Kalimantan, the district's economic growth is only 4.48% in 2022, still low and below Banjarbaru City, Banjarmasin and Tapin Regency as the closest areas to Banjar Regency. From the data shown by the Central Bureau of Statistics, it means that there is a gap that occurs when viewed from the side of unemployment and economic growth. Low unemployment does not necessarily provide high economic growth, meaning that there is a potential for leaks in tourist consumption that occur when visiting Banjar Regency as a religious tourism destination.

Several studies related to religious tourism have been carried out, including research (Farida dkk., 2020) which shows the results of research that religious tourism in Bangkalan has potential for halal tourism that can be developed even though from a religious tourism branding perspective it is still not ready. Then, research (M. Anwar dkk., 2017) research results show that religious tourism of the Tomb of Sunan Maulana Malik Ibrahim has an impact in terms of facilities and infrastructure, social and economic. Research conducted by (Alfany, 2022) provides findings that halal tourism has a positive impact on people's income, especially business actors. In addition, research (Rahman dkk., 2020) shows that people's perceptions of halal tourism have positive results and contribute to the halal tourism market. Although previous research has analyzed many religious tourism and halal tourism, previous research has focused on potential and influence, while this research has focused on the multiplier effect that arises from religious tourism, so that previous research can be compared with this research.

The context of the potential for religious tourism, related theories and previous research which is described as a reference in this study shows that this research is interesting to study. Different regional conditions and different religious potentials make each region have the potential to increase the regional economy through religious tourism. Apart from that, religious tourism is a component in developing tourism in the area so that Banjar Regency should make halal tourism through religious tourism. Through religious tourism it is expected to be able to increase the income and welfare of the community around the tour (Widagdo & Rokhlinasari, 2017) so that this research is interesting to examine how the *multiplier effect* of religious tourism can provide an increase in the income of the surrounding community in Banjar Regency.

LITERATURE REVIEW

Tourism Theory

Tourism can provide input to the country's foreign exchange, the income of communities around tourism, provide input to Local Original Income, can create a job market, have an effect on tourism prices and rates (Subarkah, 2018). According to Anam (2017) The context of tourism in accordance with the times makes tourism which was originally only a form of recreation eliminating boredom while working, in the era of changing times making tourism not only as a form of worldly travel, but tourism makes a person want to increase knowledge through the uniqueness of tourism itself (M. A. Anwar, 2019). Tourism that is managed optimally can have a positive impact on the country's economic growth and become the most important sector as a contributor to national income (Runtunuwu, 2020). In the development of the digital world, tourism currently needs the development of digitalization direction so that to support this development needs support from the government and local communities to facilitate access to promotion through online media (Dewi, 2013)

Halal Tourism

According to the Organization of the Islamic Conference, halal tourism is *Islamic Tourism* between Islam and tourism that humans are encouraged to travel on earth to take lessons from Allah's creation and take His grace based on the verses of the Qur'an (QS. Al-Ankabut / 29: 20). Then, *Islamic Tourism* defines halal tourism as providing tourism trips to provide tourist services and facilities for Muslim tourists in accordance with Islamic rules. As for several terms used besides *Islamic Tourism*, namely *Halal Tourism*, *Sharia Tourism*, *Muslim-Friendly Tourism* (Subarkah, 2018). Peningkatan wisata religi perlu dilakukan sebagai pembentukan spritualitas dan karakter religius dalam diri sehingga dapat memaknai ciptaan Allah (Sari dkk., 2018b).

The Halal Tourism Development Acceleration Team provides a concept regarding halal tourism categories and indicators, including:

Table I. Categories and Indicators of Halal Tourism

Category	Indicator
Tourism (Cultural, Artificial and Natural Destinations)	Tourism, cultural and artistic destinations do not contain negative elements (musyrik and pornography)
	Halal festival <i>life style at least once held</i>
	There are guides who are polite and look Muslim
	It has separate beach and bathing destinations for men and women and rules for visitors not to be scantily clad
Hotels/Guest Houses	There are <i>Halal Foods</i>
	Has Mosque or Prayer Room facilities
	Month of Ramadan services for sahur and breaking the fast
	No gambling, alcoholic beverages or discotheques
	There are swimming pool recreational facilities and separate fitness/gym facilities for men and women
	Hotels that have spa facilities, provisions for male therapists for male customers and female therapists for female customers and therapy does not use ingredients containing pork, alcohol or similar products
Travel agency	There are religious or halal tour packages
	There are no non-halal trips
	Food and beverage providers must be halal and halal certified
	Tour guides can carry out sharia values in carrying out their duties
	Dress according to Islamic ethics [17]

Source : Halal Tourism Development Acceleration Team

Regional Economy

According to Parr (1999) in his theory, sector theory and stages of development are used to express growing and developing regions. According to Fisher and Clark, the developing regions of the national/regional economy are correlated with the transformation of the main economic structures, namely primary, secondary and tertiary. Developments are marked by a decrease in the use of resources in the primary sector, an increase in the tertiary sector, then an increase in the secondary sector (Nugroho & Dahuri, 2016).

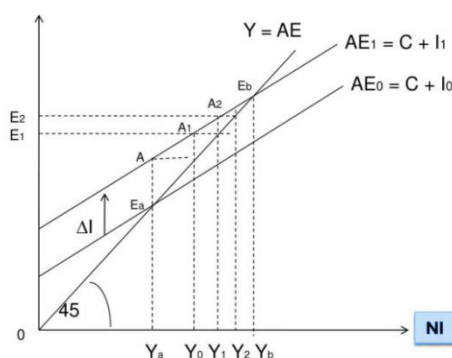
Income

Each income can affect the consumption style of both middle and lower economic people (Fajirin & Indrarini, 2021). Islam clearly explains income, *return* generated by individuals and society as a result of their own efforts and carried out in a lawful manner and are always grateful for the favors given by Allah, so that Allah will multiply the results of the efforts obtained by His servants. One of the main economic indicators to measure people's economic capabilities is the income level of the community. The indicator in question is only concerned with income and expenditure, but more important is to know the magnitude of the comparison between receipts and expenses. Dalam pemberdayaan wisata religi erat kaitannya dengan pendapatan masyarakat. Community income is important to increase as an effort to increase equality (Tulus & Londa, 2014). Kesejahteraan yang tercapai melalui pendapatan masyarakat atau keluarga dapat meningkatkan kegiatan makro dari sisi konsumsi dan tabungan masyarakat di lembaga keuangan (Pinilas dkk., 2019).

Multiplier Effect

The multiplier is the formulated value of changes in national income that occur as a result of changes in *aggregate spending* (Sukirno, 2013). The multiplier effect process can be seen as follows:

Figure I. Multiplier Graph



The process of changes in aggregate spending shown in Figure I has an effect on national income. Point AE_0 is the starting point for aggregate spending with an economic balance of E_0 and *national income* Y_0 . It is assumed that aggregate spending shows an increase and the implementation of tax reductions causes a shift in consumption, increased investment, increased government spending, as well as increased export activities and decreased imports.

Changes in an increase in aggregate expenditure from AE_0 to AE_1 , have an impact on changes in the balance from E_0 to E_1 and an increase in *national income* from Y_0 to Y_1 .

Based on the graph, it can be concluded that an increase or increase in aggregate spending will affect the potential for an increase in national income that is greater than *aggregate spending*. The shift from AE_0 to AE_1 is an increase in aggregate expenditure of ΔAE which affects changes in national income increasing from Y_0 to Y_1 . (Sukirno, 2013).

RESEARCH METHOD

The approach in this study is a quantitative approach with research locations in Banjar Regency. The data sources used are primary and secondary data. The sample technique taken was *cluster sampling* and *purposive sampling* so that what was studied was from religious tourism destinations, namely the graves of *Datu Pelampaian* and the graves of *Sekumpul* teachers with 8 business actors, 8 workers, and 24 tourists; by using structured interview techniques analyzed using the *multiplier effect* (Abdukhamidov dkk., 2022) with the following formula: (Haddad dkk., 2020)

According to *Keynesian*, the *multiplier* effect of local income is a multiplier of visitor spending so that it has an impact on increasing the income of local people. The formula used is as follows:

$$\frac{D + N + U}{E},$$

Where,

E, Additional Visitor Spending (IDR); D : direct income from E (IDR); N : Indirect income from E (IDR); U : *Induced* Income from E (IDR).

Value Ratio Income multiplier effect is a direct value to see the impact of tourists. The RIM figure is the direct and indirect impact using the following formula:

Criteria I,

$$\frac{D + U}{D}$$

Criteria II,

$$\frac{D + N + U}{D}$$

Calculation of KLIM and RIM values for criteria I and II obtained include:

- Value (≤ 0), has not yet given an economic impact.
- Value ($0 < x < 1$), low economic impact.
- Value (≥ 1), capable of providing an economic impact (Rohyani dkk., 2019).

RESULTS

The economic impact is a component that is seen to see conditions directly or indirectly regarding the velocity of money. The velocity of money in the context of this study is the expenditure made by tourists at tourist spots. However, tourism expenditure made by outside tourists is called economic leakage (Arman dkk., 2016). Based on the conditions of religious tourism, an overview of tourist spending is obtained and the results of the multiplier effect are as follows:

Table I. Balance of Expenditure of Tourists Around Religious Tourism

Cost	Average Spending (IDR)	Percentage (%)
Expenditures outside tourist spots		
Consumption Expenditures	53,650	8.28
Spending on Souvenirs	85,743	13.23
Lodging expenses	100,635	15.53
Expenses for Travel	407,928	62.96
Leakage	647,956	100
Costs incurred in the Tour		
Consumption Cost	107,391	12.56
Purchasing Souvenirs at Tourist Attractions	288,625	33.13
Parkir	16,792	9.96
Lodging	186,417	44.35
Total Cost on Site	871,225	100
Average Cost at Tourist attractions (IDR/Day/Person)	1,195,203	

Source : Data processed in 2003

Table I shows that the largest *economic leakage* expenditures made by tourists are travel expenses made by 62.96%, buying souvenirs outside tourist attractions by 13.23%, and consumption by 8.28%, while expenditures for tourists at religious tourist attractions are the largest, namely lodging with a percentage of 44.35% and buying souvenirs 33.13% and for consumption by 12.56%. The condition of the results of the interviews shows that religious tourism which is managed in the 2 (two) places, namely *Datu Kelampaian* and *Guru Sekumpul* can provide a *multiplier* for the income of the surrounding community because the costs incurred by tourists in tourist attractions even though from real conditions there is still a large *economic leakage* outside the tourist attractions.

Table II. Components and Average Expenditures of Business Actors at Religious Tourism Sites

Component	Average Spending (IDR)	%
Employee Wages	55,218	8.32
Shop Rental Fees	36,787	5.55
Purchase of raw materials	76,066	11.47
Operating costs	32,746	4.94
Bank Credit Returns	124,500	18.77
Daily Food Needs	47,646	7.18
Local Transportation	16,236	2.45
Taxes and Levies	274,157	41.33
Total Expenses	663,356	100

Source : Data processed in 2022

Table II shows the proportion of business actors in tourist attractions, where local taxes and fees amount to 41.33%, most of which are spent on tourist attractions. Then, most of the expenses made were also used for bank credit repayments of 18.77%. The lowest cost incurred by business actors is local transportation at 2.45%. Based on table II, it can

be concluded that the Inderect Impact of these results lies in food needs by 7.18%, labor wages by 8.32% and expenses for shop rent by 5.55%.

Table III. Labor Expenditure

Component	Average Spending (IDR)	%
Daily Food Needs	18,744	63.54
Transportation	10,756	36.46
Bank Credit	0	0
Total	29,500	100

Source : Data processed in 2022

Labor is a human resource that is capable of producing goods/services that can be useful for individuals and the general public. In the context of economic development, labor is the most important condition for driving the wheels of the economy. The proportion of expenditure made by the workforce consists of 3 (three) components, the largest of which is for food needs with a percentage of 63.54% and transportation incurred by 36.46%. This shows that the need for food for workers has an average expenditure of IDR 18,744.00 and transportation of IDR 10,756.00. From the results of the interview, the multiplier effect value is obtained as follows:

Table IV. Multiplier Effect Results

Criteria	Multiplier
<i>Keynesian Local Income Multiplier</i>	1,28
<i>Ratio Income Multiplier Tipe I</i>	2,52
<i>Ratio Income Multiplier Tipe II</i>	4,56

Source : Data processed in 2022

The multiplier effect value from table IV of the *Keynesian Local Income Multiplier* criteria is worth 1.28, which means that an increase in tourist spending by 1% will have a direct impact on improving the economy of the surrounding community by 1.28%. The conclusion from these results is that the value of the multiplier effect table IV > 1 so that it has a direct economic impact on the community.

The value of *Ratio Income Multiplier Tipe I* shows 2.52, which means that every 1% increase in business unit revenue will cause an increase in the income of local workers (business owner income and labor wages) of 3.63%, while the *Ratio Income Multiplier Tipe II* value shows a multiplier value of 4.56 which means that a 1% increase in business units will cause an increase in business owner income, labor, labor consumption expenditure at the local level of 4.56%

Based on the results of the three multiplier values, it can be concluded that the existence of both natural, cultural and religious tourism was sampled in 3 (three) regions, namely Banjarmasin, Banjar Regency, and Kotabaru Regency has shown that it has a positive domino effect on the economy of local communities, because the potentials it offers for tourists, even during a pandemic, will continue to grow along with assistance issued by the central government through the Ministry of Tourism in the amount of IDR 1.8 million which will stimulate tourism in South Kalimantan. this can be seen from the multiplier results of *Ratio Income Multiplier Tipe I* dan *Ratio Income Multiplier Tipe II*. This context is clear that encouraging tourism during a pandemic and improving tourist facilities in support of halal tourism needs to be increased again as a target for Muslim tourists both locally, nationally and internationally.

DISCUSSION

The results of the study show that religious tourism has a *multiplier effect* > 1 , this illustrates that it has direct and indirect impact values so that it has *value added* to be developed (Suharto, 2016). These results also illustrate that religious tourism has a positive effect on the economy of the community around the tour, both business actors, workers and individual community groups. Religious tourism is also a concept of a tour providing a tour to provide tourist services and facilities for Muslim tourists in accordance with Islamic rules (Subarkah, 2018).

The concept of religious tourism also gives this context it is clear that encouraging tourism during a pandemic and improving tourism facilities in support of religious tourism through halal tourism needs to be increased again as a target for Muslim tourists both locally, nationally and internationally. The context of religious tourism also supports underdeveloped locations that have untouched religious tourism potentials so that this makes a new model for increasing the regional economy and people's income in accordance with the location theory concept which focuses on increasing the new economy (Mardina, 2021).

The *multiplier effect* results of Banjar Regency through religious tourism have an impact on the income of the surrounding community as evidenced by the number of tourists visiting this district. The *Haul Guru Sekumpul* religious activity which is held every year is able to absorb $>1,000,000$ tourists both local, national and international tourists so that the haul activity attracts tourists to attend and participate in these activities as well as religious tourism and become a center for the development of halal tourism. Apart from that, *Datu Kelampayan's* tomb has the potential for religious tourism which can be developed so that it has a *multiplier effect* on the income of the people around the *Kelampayan* area. The conclusion of the value of the three results of the multiplier effect, apart from having an impact on the income of the community around religious tourism, is able to provide lessons for humans about the beauty and greatness of God. Then religious tourism is able to teach life about human happiness both physically and spiritually because the Islamic Conference defines halal tourism as *Islamic Tourism* between Islam and tourism based on the verses of the Qur'an contained in (QS. Al-Ankabut / 29:20).

CONCLUSION

Based on the results of the study, it shows that the impact of religious tourism on the income of the surrounding community has a significant influence on the economic development of the community by looking at *the Keynesian Local Income Multiplier value*, *the Ratio Income Multiplier* which has a value of > 1 for both Types I and II. Even though these results provide a positive value, the local government and business actors can increase innovation in developing religious tourism with various creativity to improve the community and regional economy, especially in Banjar Regency. Based on these conclusions, this study provides several recommendations, including first, for stakeholders, especially the local government of Banjar Regency in supporting religious tourism, there is a need for improvements in facilities and infrastructure to support tourists needed in accordance with the Guidelines from the Halal Tourism Development Acceleration Team (TP3H). Then a Hajj travel agency is needed as well as the promotion of religious tourism online, mass media and print media by containing the advantages and potential of religious tourism in Banjar Regency. Second, for the surrounding

community. It needs planning, innovation and creativity from the surrounding community in compiling businesses that can be developed around tourism as an aspect of improving the community's economy.

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The authors declared no potential conflicts of interest

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