# Strategies to Increase Public Awareness of the Importance of Halal Food Certification for MSMES: A Case Studi of the Kebagusan Village Community

Fadhli Mutazam<sup>1\*</sup>, Hendri Hermawan Adinugraha<sup>2</sup>

Islamic State University KH Abdurahman Wahid Pekalongan, Indonesia<sup>1,2</sup> Korespondensi: fadhlimutazam@mhs.uingusdur.ac.id

Received: //2024	Revised: //2024	Accepted: //2024
MUULIVUU. / / 2024	NCV15CU. / / 2024	<i>Incepted</i> . / / 2024

### Abstract

This research aims to find out effective strategies in increasing the awareness of the Kebagusan Village community about the importance of halal food certification for MSMEs. This research is a case study with a qualitative approach. The data sources used in this research come from interviews and various literature journal articles relevant to the research topic. The data analysis method used is thematic analysis. Halal food certification is the most important thing in the food industry, especially for Micro, Small and Medium Enterprises (MSMEs). The knowledge of the people of Kebagusan Village regarding halal certification is generally still limited, where halal certification is understood as a process of examining raw materials, production processes, and product quality control systems to ensure halalness according to established standards, but many only know the extent of getting a halal logo without understanding its broader benefits. The main factor hindering MSMEs in this village from pursuing halal certification is a lack of knowledge and socialization, with many businesses not fully understanding the procedures and benefits and seeing it as a formality. Minimal socialization, especially through social media which is less accessible to older MSME players, is also an obstacle. Therefore, strategies to increase awareness of halal certification including socialization, counseling and education are very important.

Keywords: Halal food certification, MSMEs, halal awareness, public awareness.

# INTRODUCTION

MSMEs are one type of small business that plays a very important role in improving and growing the community's economy. According to Salman Al Farisi (2022) MSMEs support the economy of a country so that the existence of MSMEs is highly expected by any country because of their vital role in economic development and progress to achieve community welfare. The establishment of businesses in the MSME sector is able to absorb the number of labor forces who are ready to work but have not yet found work so that they can reduce the number of unemployed. This is confirmed in Permana (2017), that MSMEs have a very strategic role in the Indonesian economy because this sector is one of the economic sectors that contribute greatly to the formation of



GDP. In addition, MSMEs are an alternative solution to social problems such as poverty and unemployment.

MSMEs in Central Java have great potential, but face various barriers to growth and development, including MSMEs of halal products. In the era of free trade, MSMEs are required to produce quality and competitive products to meet increasingly critical consumer demands, including halal standards. Currently, more than 90% of MSME products in Central Java do not yet have halal certification. This fact restricts their competitiveness in both local and global market. According to Pujiono et al.(2018) Business licenses are very important for MSMEs because they provide protection, certainty, and comfort in doing business. However, there are still MSME actors who are reluctant to apply for the licenses due to the obligation to pay taxes and administrative complexity. However, taking care of business licenses, such as halal certification has great benefits for the development of MSMEs in the future (Shokhikhah et al., 2023).

Halal food certification is the most important thing in the food industry, especially for Micro, Small and Medium Enterprises (MSMEs). According to Agustina et al.,(2019), halal certification is a process to obtain a halal certificate through several stages of examination to prove that the ingredients, production process, and halal assurance system meet the standards of the Assessment Institute for Food, Drugs and Cosmetics of the Indonesian Ulema Council (LPPOM MUI). This certification is a sign that food is produced and served in accordance with halal principles in Islam, and guarantees to consumers about the halalness of the products they consume. Certification is carried out by conducting a series of examinations carried out by auditors who are competent in their fields to determine their halal status. If the halal requirements are met, then the producer can get a halal certificate for his product. This halal certificate is then used by producers as a requirement to be able to include a halal label and halal registration number on product packaging (Warto & Samsuri, 2020).

According to Sukoco et al. (2021) the benefit of Micro, Small and Medium Enterprises (MSMEs) having a halal certificate will enhance marketing. Because a certificate is a guarantee from the authority to test whether a food, beverage and related product is halal or not. According to Salam & Makhtum (2022) Halal certification is not only important for large industries, but also crucial for MSMEs. In an increasingly demanding global market, awareness of the halalness of products is increasingly becoming a concern, especially as the demand for halal products has expanded globally. While MSMEs may not have large production capacities, they have the flexibility and innovation to meet dynamic market needs. In addition, halal certification also aims to provide comfort, safety and certainty of the availability of halal products for the community in consuming and using products. According to Rosita et al. (2023), halal certification provides economic benefits for producers such as (1) increase consumer confidence due to halal guarantee, (2) obtaining <del>(</del>Unique Selling Point), (3) opportunity to global halal market, (4) enhancing products to be more marketable, (5) a promising investment when compared to profits generated.

According to Chasanah (2023), awareness of halal certification is a key in the growth strategy of MSMEs, because halal certification has become a symbol of quality and safety in the perspective of consumers, and makes a positive contribution to the overall economy. By understanding the importance of halal certification for MSMEs, it will open up opportunities to build consumer confidence, business growth, and sustainable economic development. However, in its implementation, awareness of the halal certification policy faces challenges, especially the acceptance level among MSMEs. According to Hadi Mustofa & Luhur Prasetiyo (2024), MSME players have difficulty complying with the policy due to high costs, lack of socialization and knowledge about halal, and other factors. Criticisms of the halal certification process include long procedures, unpredictable costs, validation of raw materials, and the need to increase halal awareness among entrepreneurs and public. Criticism is also about the verification process which does not always guarantee the full halalness of the product. According to Nurwandri et al., (2023) the problems faced related to halal product certification are: (1) MSME actors do not understand the procedures for applying for halal certificates for their products; (2) MSME actors do not understand the importance of halal certification and its impact on MSMEs; (3) MSME actors do not understand the benefit of halal certification and (4) MSME actors consider the process of applying for halal certification to be very complicated and longer waiting list.

Kebagusan village is one example of a village that has low awareness of the importance of halal food certification for MSMEs. Unfortunately, according to the PPH facilitator through the mentoring process, no 25 percent of MSMEs have halal food certificates. Kebagusan Village is one of the villages where there are many MSME players in Ampelgading sub-district. Food MSMEs in Kebagusan Village are one of the main income generators for the local community. However, low awareness of the importance of halal food certification can hinder the growth and development of MSMEs in the village. Public ignorance about the importance of halal food certification can be caused by several factors. One of them according to Maghfirotin et al., (2022) is that business actors do not have halal certificates due to lack of socialization about obtaining halal certificates by the Government and some people still do not know about the existence of a halal product guarantee law which requires all products circulating and produced in Indonesia to have a halal certificate.

In this context, an effective strategy is needed to increase the awareness of the Kebagusan Village community, especially food MSMEs, of the importance of halal food certification. This effective strategy, for example, is by holding a socialization of the importance of halal labels on MSME products. According to Suci Y.R, (2008) the socialization of the importance of a halal label on a product is aimed at the general public and also MSME players. This is done as an educational effort to the public that the existence of a halal label is a guarantee for Muslim consumers in using or consuming a product. Another strategy, according to Agustina et al., (2019) that by conducting counseling can provide knowledge, understanding and assistance on the importance of halal certification. By increasing this awareness, food MSMEs in Kebagusan Village that have halal labels are expected to optimize the increasing market potential that expects halal food products. In addition, halal food certification can also improve the image and competitiveness of MSMEs at the local and regional levels.

Therefore, this study aims to identify effective strategies in raising the awareness of the Kebagusan Village community on the importance of halal food certification for MSMEs. Through a case study of the village community, this research will provide a deeper understanding of the challenges and opportunities faced by food MSMEs in developing halal products. It is hoped that this research can contribute to increasing awareness and implementation of halal food certification in Kebagusan Village and provide recommendations for strategies that are relevant for food MSMEs in rural areas in general.

## METHOD

Based on the title "Strategy to Increase Awareness of the Importance of Halal Food Certification for MSMEs: Case Study on the Kebagusan Village Community", that this research has a qualitative approach with a case study method. Because a qualitative approach is in the form of data that does not have the form of numbers but uses sentences, photographs, sound recordings and images. The research approach used is a case study, using primary and secondary data. The Primary data is obtained through interviews with MSME owners, Kebagusan Village community, and related parties such as community leaders, village leaders, or related agencies. Meanwhile, secondary data obtained from government documents, related literature, regulations or policies related to halal food certification, and relevant reports can be used as data sources to gain a broader understanding of the context and existing problems. The data analysis method used in this research is thematic analysis, qualitative data, for instance, interview transcriptions can be analyzed using a thematic analysis approach, Alim & Lailisna (2022).

### **RESULT AND DISCUSSION**

### Halal Certification according to the Kebagusan Village Community

Local people's knowledge about halal certification, halal certification is a process to obtain a halal certificate through several inspection steps to ensure that the raw materials, production process, and product quality control system of a company are in accordance with established standards (LPPOM MUI, 2008). According (Faridah, 2019) to the certification process involves an indepth investigation conducted by auditors who have the necessary expertise to record the status of the product so as to produce an official statement stating the halal status of the product. Halal certification is valid for approximately eighteen months. After that, it can be renewed. The company must provide halal food while maintaining consistent product quality. Every year as a whole, it is necessary to review the implementation of the Halal Assurance System (HAS) in the company (Faridah, 2019).

Halal certification, according to the people of Kebagusan village in general, is the process of giving halal marks or labels to products or food that have met halal requirements. The knowledge of the people of Kebagusan village specifically related to this matter may vary depending on their background, education, and experience. The results of interviews conducted by many people who have known about halal certification are only limited to making a halal logo. However, halal certification itself, actually has more benefits than that, for example, according to Maksudi et al. (2023), halal certification seeks to provide satisfaction to consumers, which results in consumer trust and always being interested in these halal certified products.

Halal certification, in its application, has a detailed and detailed process in order to ensure the halalness of a product. Regarding the procedure for applying for a halal certificate itself, there are already various methods, such as through social media platforms. However, there are still many MSME communities in the Kebagusan village who do not know the process of applying for halal certification. There are various factors that influence this, for example limited access to social media because MSME players in the Kebagusan village are mostly adults to the elderly who only use telephones to send messages and to call (not to use the internet for social media access).

The Kebagusan village community as a village with a majority Muslim population, so awareness of the importance of halal certification should be common knowledge in the village community needs to be increased. Information about halal certification also easily needs to be conveyed to the MSMEs of the Kebagusan village community, especially the elderly. The results of the interview, according to the PPH facilitator in Kebagusan village, the process of delivering information about halal certification is only through social media, so maybe many elderly MSMEs, who are only limited to holding a telephone for calls and messages or rather rarely play social media, cannot be reached by information about halal certification. However, public knowledge about halal certification is important and needs good socialization from community leaders, government, and related institutions. This information can be channeled through social media or face-to-face.

# Factors inhibiting MSMEs in Kebagusan Village from conducting halal certification

There are three factors that inhibit MSMEs in Kebagusan village from conducting halal certification. First, knowledge about halal certification, According to (Sari, 2020), the factor that affects the legal awareness of MSME business actors in halal certification is the lack of knowledge about the rules for ownership of Halal Certificates. As explained earlier, MSMEs in Kebagusan village only consider the halal certification process to create a logo and lack knowledge about the regulations and obligations for the need for a halal certificate for a product. The lack of knowledge in the community regarding halal certification is one of the main obstacles resulting in low public interest in conducting halal certification. Most people in kebagusan village tend not to fully understand the halal certification process, the criteria that must be met, and the benefits and importance of this certification. This lack of understanding can be a significant obstacle because people do not have clarity about the procedures and parameters used in assessing a product or service as halal. As a result, people tend to be reluctant or not interested in halal certification of either product they consume or businesses they run. This creates an environment where halal aspects are often overlooked, due to a lack of awareness of the importance of ensuring that products and services consumed or produced are in accordance with halal principles.

Second, the obstacle for MSMEs in Kebagusan village not to carry out certification is the lack of socialization. According to (Puspita Ningrum, 2022), several factors in dealing with a number of problems related to halal certification, namely the lack of socialization regarding halal certification obligations, especially in rural areas, resulting in a lack of information dissemination. The lack of socialization from both PPH assistants and the Kebagusan village government regarding halal certification has an influence on the community not to carry out halal certification on the products they consume. This happens because people do not know for sure about the benefits of halal certification for health and the quality of the products they consume. In addition, there is a lack of direct socialization carried out by PPH facilitators themselves and socialization support by the village government. As a result, products that are actually halal do not get the certification and may be mixed with non-halal ingredients. In the long run, the impact of the lack of socialization on halal certification can have a negative effect on the national economy.

Currently, many countries require halal certification for food and beverage products marketed in their countries. If Indonesia does not pay enough attention to this, then Indonesian products will find it difficult to compete in the international market. In addition, the domestic Muslim community will also lose confidence in local products that should be halal, leading to a decrease in purchasing power and impacting Indonesia's overall economic growth. Therefore, further efforts are needed to increase the socialization of the importance of halal certification among the community in Kebagusan village.

# Strategies that can be implemented to help increase public awareness of halal certification

a. Holistic Socialization

Socialization of halal certification is very important to increase public awareness of the importance of halal certification on the products they buy. This socialization has the aim that business actors know the importance of halal certificates for business actors to ensure comfort, security, safety and certainty of the availability of halal products for the community in using products. Increased understanding by business actors is an extraordinary step for producers to consumers in terms of guaranteed use. Halal certification is a process carried out by the relevant certification body to ensure that the products produced meet the halal standards. With proper and holistic socialization, the public will more easily understand the need for halal certification on the products they use, whether food-related or not. They will be more aware of the importance of halal certification to ensure that the products they buy are safe for consumption, do not contain harmful or haram ingredients, and are ethically produced, besides that socialization regarding halal certification will also increase consumer confidence in the goods they buy(Allifah AF, 2023).

According to Nurwandri (2023) socialization aims to provide understanding and assistance on the importance of halal certification as an effort to increase customer satisfaction for MSME players. Halal certification can also improve the quality of products produced, because producers must meet strict halal standards and ensure that the ingredients used are truly halal and safe for consumption. Therefore, socialization of halal certification is very important and needs to be continuously improved. By increasing the level of public awareness, it is hoped that people will increasingly realize the importance of halal certification in the products they consume so that they can choose safer and higher quality products.

b. Regular counselling

The Small Business Halal Product Guarantee Certification Process Extension activity aims to be an effort to understand and socialize Law no 33 of 2014 concerning halal product guarantee certificates. In addition, counseling activities are also expected with these regulations to make business actors aware of the importance of halal certification in their business products and have an impact on increasing community income. Halal certification is an important step for Muslims to ensure that the food and drinks they consume are in accordance with Islamic law. Therefore, increasing public awareness about halal certification is very important, there are several things that can be done in this counseling. First and foremost, we can provide information on the importance of halal certification and educate the public on what halal certification is, how it is implemented, and how it benefits the health and welfare of Muslims, in addition we can educate the public on products that must have halal certification, such as food and beverages. This method, however, tends to be more personalized and interactive, aiming to initiate awareness and change attitudes. This can involve personalized, interactive and face-to-face methods such as special seminars, workshops and direct engagement. It emphasizes dialogue and direct communication to address specific concerns or misconceptions about halal certification. By disseminating information that is accurate and easy to understand, it is hoped that the awareness of the Kebagusan village community about halal certification will increase and will ultimately make Muslims more confident and calm in choosing halal and thoyib food and drinks (Agustina., 2019).

### c. continuous education

Education has the main objective of increasing public awareness of the need for halal certification. According to Yulia (2023) Educational activities aim to make business actors understand the halal assurance system and have the desire to take care of halal certificates. Through education, the general public can understand the importance of halal certification and how the process works. Educational programs regarding halal certification can be carried out through various media, such as workshops, seminars, lessons, posters, and brochures. In this public seminar, the general public will be given information about what is meant by halal certification, the benefits of halal certification, and how to get halal certification. The public will also be provided with information on halal certification procedures and standards, as well as the difference between halal certification and halal labeling. In addition, education can also be done online through websites, social media platforms, or learning videos. This can facilitate access to information about halal certification for the general public who have internet access. The education focuses on providing comprehensive and in-depth information that builds a fundamental understanding of the halal certification process.

The importance of education in increasing public awareness of halal certification is because many producers or small business actors do not understand the importance of halal certification or do not even know what halal certification is. With education, producers and small businesses can improve the quality of their products and open wider market opportunities. It is hoped that through educational programs on halal certification, people will be more aware of the importance of halal certification and try to meet these needs. This will help producers expand their market, increase competitiveness, and improve their product image. In addition, consumers will also be more confident and comfortable with products that have guaranteed halalness.

### CONCLUSION

Halal certification is the process of obtaining a halal certificate through several inspection steps to ensure that the raw materials, production process, and product quality control system of a company are in accordance with established standards (LPPOM MUI, 2008). Halal certification, according to the people of Kebagusan village in general, is the process of giving halal marks or labels to products or food that have met halal requirements. Factors that become obstacles in the halal certification process of the Kebagusan village community are their low knowledge and lack of socialization related to halal certification in the village. The following strategies are used in increasing public awareness to carry out halal certification:

- The socialization of halal certification aims to increase public and business actors' awareness of the importance of halal certification to ensure the convenience, safety and certainty of halal products. It is also expected to improve product quality and increase consumer confidence in the goods they buy.
- 2. Halal certification counseling which is carried out regularly aims to increase the understanding of small business actors regarding the importance of halal certification in accordance with Law No. 33 of 2014, and is expected to increase community income. Through personal and interactive methods such as seminars and workshops, this activity aims to sensitize the kebagusan village community about the importance of halal certification and provide accurate information about halal certification.

This educational activity aims to make business actors in general, both the kebagusan village community itself and the general public, in terms of understanding the halal assurance system and being motivated to take care of halal certificates. Educational programs can be carried out through various media such as workshops, seminars, posters, brochures, as well as online through websites and social media.

#### ACKNOWLAGEMENTS

Thank you very much for the attention and support provided in the research "Strategy to Increase Public Awareness of the Importance of Halal Food Certification for MSMEs: A Case Study in the Kebagusan Village Community". Thank you to all parties who contributed, including respondents and the Kebagusan Village community who participated in the case study. The sustainability of this research cannot be separated from their collaboration, understanding and valuable contributions. Mentors and experts also receive special appreciation for the guidance, input and in-depth insights they have provided. All this support shapes the research into a solid work. The hope is that the results of this research can provide real and sustainable benefits, especially for MSMEs in Kebagusan Village and the wider community.

### AUTHOR CONTRIBUTION STATEMENT

As a writer, my contribution and that of my supervisor in this research is to present and analyze concrete strategies to increase public awareness, especially in Kebagusan Village, of the importance of halal food certification for MSMEs. My supervisor and I discussed case studies detailing the challenges and opportunities village communities face in obtaining halal food certification, as well as presenting practical steps that can be taken to improve understanding and implementation of such certification. My and my supervisor's contributions also include presenting empirical findings from case studies, providing a solid basis for planning and implementing strategies that can improve the sustainability of MSMEs in the context of halal food certification policies.

#### BIBLIOGRAPHY

- Agustina, Y., Pratikto, H., Churiyah, M., & Dharma, B. A. (2019). Pentingnya Penyuluhan Sertifikasi Jaminan Produk Halal Untuk Usaha Kecil Menengah (UKM). Jurnal Graha Pengabdian, 1(2), 139–150.
- Alim, W. S., & Lailisna, N. N. (2022). *full book MUDAHNYA MEMAHAMI* METODE PENELITIAN (Issue July).
- Allifah AF, A. N., Mutmainnah, H., & Natsir, N. A. (2023). Sosialisasi Pentingnya Sertifikat Halal Pada Produk Makanan Dan Minuman Di Kota Ambon. RESWARA: Jurnal Pengabdian Kepada Masyarakat, 4(2), 832–838. https://doi.org/10.46576/rjpkm.v4i2.2170
- Chasanah, A. (2023). Kesadaran Masyarakat terhadap Pentingnya Sertifikasi Halal Pada UMKM Produk Makanan di Desa Singajaya: UMKM Aulia Desa Singajaya. *Proceedings UIN Sunan Gunung Djati Bandung*, 289–294.
- Faridah, H. D. (2019). Sertifikasi Halal di Indonesia: Sejarah, Perkembangan, dan Implementasi. *Journal of Halal Product and Research*, 2(2), 68–78.
- Hadi Mustofa, B., & Luhur Prasetiyo. (2024). Strategi Pengembangan Bisnis Usaha Mikro Kecil dan Menengah (UMKM) melalui Sertifikasi Halal di Kabupaten Ponorogo. *Istithmar*, 7(2), 159–172. https://doi.org/10.30762/istithmar.v7i2.716
- Maghfirotin, M., Istifadhoh, N., Rolianah, W. S., Albar, K., & Arifiansyah, F. (2022). Penguatan Kesadaran Masyarakat Tentang Sertifikasi Halal Di Wilayah Desa Karangrejo Manyar Gresik. Jurnal Mandala Pengabdian Masyarakat, 3(2), 268–275. https://doi.org/10.35311/jmpm.v3i2.110
- Maksudi, Bahrudin, & Nasruddin. (2023). Factors Influencing Halal Certification in Efforts to Fulfill Consumer Satisfaction. *Jurnal Ilmiah Ekonomni Islam*, 9(01), 825–840.
- No, V., Annisa, Y., Muzaifa, M., Prono, H., Novi, W., Rasa, T., Nyak, T., & Aceh, B. (2023). Jurnal Pengabdian Mahakarya Masyarakat Indonesia EDUKASI SISTEM JAMINAN HALAL DAN PENGURUSAN SERTIFIKAT HALAL BAGI UMKM " TENTANG RASA " HALAL ASSURANCE SYSTEM

EDUCATION AND HALAL CERTIFICATE PROCESSING FOR UMKM " ABOUT TASTE " Jurnal Pengabdian Mahakarya. 1, 6–9.

- Nurwandri, A., Marzuki, D., & 'Y. (2023). Sosialisasi Sertifikasi Produk Halal Bagi Pelaku Umkm Di Desa Air Teluk Hessa, Kecamatan Air Batu, Kabupaten Asahan. Jurnal Pengabdian Masyarakat: Pemberdayaan, Inovasi Dan Perubahan, 3(3), 60–66. https://doi.org/10.59818/jpm.v3i3.485
- Permana, S. H. (2017). Strategi Peningkatan Usaha Mikro, Kecil, dan Menengah (UMKM) di Indonesia. Aspirasi: Jurnal Masalah-Masalah Sosial, 8(1), 93–103. https://doi.org/10.46807/aspirasi.v8i1.1257
- Puspita Ningrum, R. T. (2022). Problematika Kewajiban Sertifikasi Halal bagi Pelaku Usaha Mikro dan Kecil (UMK) di Kabupaten Madiun. *Istithmar : Jurnal Studi Ekonomi Syariah, 6*(1), 43–58. https://doi.org/10.30762/istithmar.v6i1.30
- Rosita, A., Suzaini, S., Takwa, W. H., & Hasan, Z. (2023). Implementasi Sertifikasi Halal Pada Produk Makanan Dan Minuman Umkm Di Kecamatan Bantan Kabupaten Bengkalis. *PRIMER*: Jurnal Ilmiah Multidisiplin, 1(2), 92–97. https://doi.org/10.55681/primer.v1i2.54
- Salam, D. Q. A., & Makhtum, A. (2022). Implementasi Jaminan Produk Halal Melalui Sertifikasi Halal Pada Produk Makanan Dan Minuman Umkm Di Kabupaten Sampang. *Qawwam : The Leader's Writing*, 3(1), 10–20.
- Salman Al Farisi. (2022). Dalam Meningkatkan Kesejahteraan. Jurnal Dinamika Ekonomi Syariah, 9(1), 73–84.
- Sari, M. K. (2020). Kesadaran Hukum Pelaku Usaha Mikro Kecil Menengah Berkaitan Kepemilikan Sertifikat Halal Pada Produk Olahan Pangan. *Novum : Jurnal Hukum, 7.*
- Shokhikhah, N. S. T., Aprillia, R. P., & ... (2023). Pendampingan Produk Usaha Mikro Kecil dan Menengah (UMKM) Dalam Pengurusan Sertifikasi Halal Melalui Program SEHATI. Welfare: Jurnal ..., 1(3).
- Suci Y.R. (2008). Usaha Mikro, Kecil dan Menengah. UU No. 20 Tahun 2008, II(1), 1–31.
- Sukoco, I., Fordian, D., Fauzan, F., & Kurniawati, L. (2021). Penyuluhan Makanan, Bisnis Kuliner, Dan Sertifikasi Halal Bagi Pelaku Ukm Kabupaten Pangandaran. *Kumawula: Jurnal Pengabdian Kepada Masyarakat*, 4(2), 344. https://doi.org/10.24198/kumawula.v4i2.32467
- Warto, W., & Samsuri, S. (2020). Sertifikasi Halal dan Implikasinya Bagi Bisnis Produk Halal di Indonesia. Al Maal: Journal of Islamic Economics and Banking, 2(1), 98. https://doi.org/10.31000/almaal.v2i1.2803