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HALAL PERCEPTIONS OF KUDUS MSMES: CERTIFICATION, TRUST, AND COMPETITIVENESS

Muhamad Mustaqim
muhamadmustaqim@uinsuku.ac.id
Universitas Islam Negeri Sunan Kudus, Kudus, Indonesia

Abstract

This study examines how micro, small, and medium enterprise (MSME) actors in Kudus perceive halal and halal certification, particularly related to consumer trust, business legality, market access, and sales performance. A qualitative descriptive design was employed through a cross-case synthesis of ten 2025 field-observation reports containing interviews, direct observations, and documentation. Data were reduced, thematically coded, compared across cases, and interpreted according to certification status, halal meaning, perceived benefits, barriers, and regulatory expectations. Six of the ten MSMEs were halal-certified, while four were not. Nevertheless, all business actors regarded halal assurance as important for consumer confidence. Certified MSMEs described more concrete benefits, including stronger credibility, access to modern retail or institutional markets, and more professional business management. Non-certified MSMEs also expressed positive intentions toward certification, although local trust and perceived administrative burdens sometimes reduced its immediate urgency. The perceived sales effect was positive but not independent of product quality, customer loyalty, location, and marketing. The study shows that halal perception has expanded from ingredient permissibility toward process assurance, legality, professionalism, and competitiveness.

Keywords: *Competitiveness; Consumer Trust; Halal Certification; Kudus; MSMEs*

Abstrak

Penelitian ini menganalisis persepsi pelaku usaha mikro, kecil, dan menengah (UMKM) di Kudus terhadap halal dan sertifikasi halal, khususnya terkait kepercayaan konsumen, legalitas usaha, akses pasar, dan kinerja penjualan. Penelitian ini menggunakan pendekatan kualitatif deskriptif melalui sintesis lintas kasus terhadap sepuluh laporan observasi lapangan tahun 2025 yang memuat wawancara, observasi langsung, dan dokumentasi. Data direduksi, dibuat kode secara tematik, dibandingkan antarkasus, dan diinterpretasikan berdasarkan status sertifikasi, pemaknaan halal, manfaat, hambatan, serta harapan regulasi. Enam dari sepuluh UMKM telah tersertifikasi halal, sedangkan empat lainnya belum. Meskipun demikian, seluruh pelaku usaha menilai jaminan halal penting untuk membangun kepercayaan konsumen. UMKM tersertifikasi menjelaskan manfaat yang lebih konkret, yaitu peningkatan kredibilitas, akses ke pasar modern atau institusional, dan pengelolaan usaha yang lebih profesional. UMKM yang belum tersertifikasi tetap menunjukkan niat positif, meskipun kepercayaan lokal dan beban administratif dapat mengurangi urgensi untuk bersertifikasi. Dampak terhadap penjualan dipersepsikan positif, tetapi tidak terlepas dari kualitas produk, loyalitas, lokasi, dan strategi pemasaran. Temuan menunjukkan pergeseran persepsi halal dari sekadar bahan menjadi jaminan proses, legalitas, profesionalisme, dan daya saing.

Kata kunci: Daya Saing; Kepercayaan Konsumen; Kudus; Sertifikasi Halal; UMKM

A. Introduction

Halal has developed from a narrowly understood question of religious permissibility into a multidimensional attribute of trust, product quality, legality, and market access. For micro, small, and medium enterprises (MSMEs), this shift matters because many product attributes related to their halal property cannot be directly verified by consumers before purchase. Ingredients origin, handling practices, processing equipment, storage, and potential

contamination are largely unobservable at the point of sale. Halal certification therefore functions as a third-party assurance mechanism that reduces uncertainty between producers and consumers. In an MSME environment, however, certification is also embedded in the practical realities of limited capital, informal management, local customer relationships, and unequal administrative capacity.

These conditions mean that the value of certification cannot be understood only as legal compliance; it must also be examined as a business resource, an institutional signal, and a mechanism for extending trust beyond personal relationships. Previous research supports this broader interpretation. Azizah et al. found that halal certification was positively associated with both operational and financial performance among Indonesian MSMEs, with operational performance serving as an important pathway toward financial improvement [1.] Darmalaksana further showed that implementing halal certification policy depends on how business actors understand and accept the policy within their own business characteristics and constraints[2.] These findings suggest that halal certification operates simultaneously in religious, organizational, and market domains. For MSMEs in a Muslim-majority setting such as Kudus, halal is therefore not merely a label attached to a product; it is increasingly connected to how producers demonstrate responsibility, how consumers construct confidence, and how businesses prepare themselves to enter more formal distribution networks. This study begins from that multidimensional understanding and examines how it appears in the everyday perceptions of MSME actors.

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[1] Siti Nur Azizah et al., "Linking Halal Certificate and Micro, Small and Medium Enterprises (MSMEs) Performance in Indonesia," International Journal of Islamic and Middle Eastern Finance and Management 18, no. 6 (2025): 1271–1290, https://doi.org/10.1108/IMEFM-12-2023-0463.

[2] Wahyudin Darmalaksana, "How Is the Halal Certification Policy Implemented? Perspective Analysis of Small and Medium Enterprises (SMEs) in Indonesia," Journal of Islamic Accounting and Business Research 16, no. 7 (2023): 1205–1222, https://doi.org/10.1108/JIABR-12-2022-0342.

The literature has also identified multiple determinants behind MSMEs' willingness to pursue halal certification. Agustiningsih et al. show that Indonesian MSMEs' interest in certification is shaped by a combination of internal and external factors.[3] At the same time, Bahrudin et al. emphasize consumer awareness, the regulatory process, trust and reputation, and religiosity as important determinants of certification decisions[4]. From the market side, Warto et al. conceptualize halal certification as a signal of quality and sharia compliance that can strengthen trust and competitiveness. However, its direct effect on purchase decisions is inconsistent[5]. This nuance is reinforced by Jalil et al., who report that halal awareness and perception are associated with consumer trust. In contrast, label visibility by itself does not automatically produce the same behavioral outcome[6]. The institutional environment also matters. Fianto et al. identify compatibility, government support, and competitive intensity as significant influences on MSMEs' behavioral intention to obtain halal certification[7]. Meanwhile, Fathoni et al. identify financial constraints, regulatory complexity, and limited awareness as major barriers for micro and small enterprises[8], and Hidayat shows that

[3] M. D. Agustiningsih et al., "Determinant Factors Influencing the Interest in Halal Certification: The Perspective of MSMEs in Indonesia," AL-MUZARA'AH 12, no. 2 (2024): 337–353, https://doi.org/10.29244/jam.12.2.337-353.

[4] M. Bahrudin et al., "Determinants Influencing Micro, Small, and Medium Enterprises (MSMEs) Decisions to Pursue Halal Certification," Indonesian Journal of Halal Research 7, no. 2 (2025), https://doi.org/10.15575/ijhar.v7i2.39949.

[5] Warto Warto et al., "Sertifikasi Halal sebagai Instrumen Kepercayaan Pasar: Studi Komparatif Produk Halal Bersertifikat dan Non-Bersertifikat," Al Maal: Journal of Islamic Economics and Banking 6, no. 2 (2025), https://doi.org/10.31000/almaal.v6i2.15070.

[6] M. I. A. Jalil et al., "Consumer Insights on Halal Certification: Awareness, Perception, and Visibility as Key Determinants of Purchase Behaviour," Journal of Islamic Monetary Economics and Finance 12, no. 1 (2026): 195–228, https://doi.org/10.21098/jimf.v12i1.3086.

[7] B. A. Fianto et al., "Factors Influencing Behavior Intention to Obtain Halal Certificate: Study on MSMEs in Indonesia and Malaysia," Journal of Islamic Marketing 17, no. 1 (2026): 160–190, https://doi.org/10.1108/JIMA-09-2024-0446.

[8] M. A. Fathoni et al., "Unlocking Barriers and Strategies of Halal Certification for Micro and Small Enterprises in Indonesia: Analytic Network Process Approach," Problems

socialization and self-declaration assistance can improve business actors' understanding and facilitate registration[9]. Taken together, these studies show that halal certification is neither a purely religious choice nor a simple administrative decision. It emerges from the interaction of perceived market benefits, organizational readiness, regulatory pressure, social expectations, and available assistance.

Despite these advances, two gaps remain relevant. First, much of the existing literature investigates certification through large-sample surveys, consumer studies, policy analysis, or single-sector observations. Such approaches are valuable for estimating relationships between variables. Still, they often offer less detail on how different business actors interpret halal in their own words and how those interpretations differ between certified and non-certified enterprises. Second, studies commonly examine performance, trust, intention, or barriers as separate outcomes. Less attention has been paid to the way these dimensions coexist within the same local business ecosystem, especially where strong interpersonal trust can temporarily substitute for formal assurance. The ten Kudus cases in this study offer an opportunity to address these gaps because they cover food, beverages, bakeries, fast food, a franchise outlet, and a non-food fashion business.

They also include both certified and non-certified MSMEs. The study's novelty lies in this cross-case comparison and in identifying a shift in how halal is understood. Across the cases, halal is not perceived only as ingredient permissibility; it increasingly includes process assurance, hygiene, legality, professional management, market eligibility, and competitive positioning. At the same time, the cases reveal that local social capital can reduce the immediate demand for formal certification

and Perspectives in Management 23, no. 1 (2025): 169–180, https://doi.org/10.21511/ppm.23(1).2025.13.

[9] S. Hidayat, "Assistance and Socialization of UMKM Self-Declare Halal Certificates in Kadipaten Village, Boyolali District Central Java Indonesia," Halal International Journal 1, no. 2 (2024): 73–88, https://doi.org/10.21580/halalin.2024.1.2.9.

when consumers already know and trust the business owner. This does not eliminate the value of certification; rather, it highlights a boundary between personalized trust and institutionalized trust.

Based on these gaps, this study asks how MSME actors in Kudus perceive halal and halal certification, how those perceptions differ by certification status and business type, and how certification is connected in their accounts to consumer trust, market access, sales, and regulatory expectations. The study aims to synthesize the perceptions recorded in ten field-observation reports and to interpret them through signaling theory, the resource-based view, institutional perspectives, and social-capital theory. Signaling theory is useful because certification communicates an otherwise difficult-to-observe product attribute and can reduce information asymmetry. The resource-based view helps explain why certification may create value only when it is embedded in routines, documentation, quality control, and reputation. Institutional theory highlights regulation, normative expectations, competitive pressure, and government support. Social-capital theory clarifies why some local businesses can rely on repeated relationships and personal reputation even in the absence of formal certification. By combining these perspectives, the article does not assume that certification automatically increases sales or competitiveness. Instead, it examines the pathways through which business actors believe certification creates value and the conditions that shape those beliefs.

B. Discussion

1. Method

This study employed a qualitative descriptive approach with a cross-case synthesis design. The unit of analysis consisted of ten field-observation reports prepared in 2025. Each report contained primary information collected through interviews with MSME owners or managers, direct observation of the business location, and supporting documentation. Because this article re-analyzes information

already collected in those reports, the procedure is best described as a secondary qualitative analysis of field data rather than a new round of primary interviewing. The ten cases were Jenang Matahari, Es Teh Desa, Bakso Tetelan & Mie Ayam Bintang, Tahu Uap Mas Heri, Gotri Bakery, Hima Cake and Bakery, Sasa Fried Chicken, Pandhawa Store, Gollant Bakery, and Se.manieskamu. Nine cases were primarily engaged in food or beverages, while Pandhawa Store produced fashion items made from woven fabric. Analysis was conducted through extraction, thematic coding, cross-case comparison, and interpretation. Credibility was strengthened by comparing interview statements with observational and documentary evidence contained in each report and by checking consistency across sections. The study did not obtain standardized financial records; therefore, all statements about sales effects are treated as perceptions rather than causal estimates.

2. Cross-Case Profiles and Halal Certification Status

Table 1. Cross-Case Profile and Halal Certification Status

MSME	Sector	Status	Core Perception
Jenang Matahari	Traditional food	Certified	Trust assurance; access to modern retail
Es Teh Desa	Beverages	Certified	Business continuity and consumer confidence
Bakso Tetelan & Mie Ayam Bintang	Culinary	Not certified	Important, but not the main local purchase factor
Tahu Uap Mas Heri	Culinary/franchise	Certified	Quality commitment, loyalty, and market expansion

Gotri Bakery	Bakery & snacks	Certified	Moral responsibility, halal-thayyib, retail/institutional access
Hima Cake and Bakery	Bakery	Certified	Legality, hygiene, trust, and market readiness
Sasa Fried Chicken	Culinary	Not certified	Legality and expansion; strong local social trust
Pandhawa Store	Woven fashion	Not certified	More urgent for consumables; value-adding for fashion
Gollant Bakery	Bakery	Not certified	Safety, credibility, and expected purchase confidence
Se.manieskamu	Banana snacks	Certified	Safety, loyalty, and producer responsibility

Six of the ten MSMEs had obtained halal certification, while four had not. Certification status did not correspond directly to halal awareness. All four non-certified businesses still regarded halal assurance as important, and some had already adopted preliminary compliance practices such as using halal ingredients or obtained from certified suppliers. Certified businesses, however, tended to describe the benefits in more concrete operational terms, including retail eligibility, stronger credibility, and improved production documentation. The cross-case pattern therefore indicates a gap between normative awareness and implementation capacity: positive perceptions are a prerequisite, but actual certification is also shaped by administrative readiness, business scale, support networks, and market orientation.

3. Halal as Assurance of Trust and Safety

The most consistent theme was assurance's role in building consumer confidence. Es Teh Desa, Tahu Uap Mas Heri, Hima Cake and Bakery, Gotri Bakery, Gollant Bakery, and Se.manieskamu associated certification with security because consumers would not need to question ingredients or processing practices. Even Sasa Fried Chicken and Bakso Tetelan & Mie Ayam Bintang, whose final products were not certified, viewed a halal label as potentially important for strengthening consumer confidence. The field accounts therefore distinguish between internal conviction that a product is halal and external assurance that can be recognized by consumers who do not personally know the producer.

This pattern is consistent with signaling theory. Halal certification works as a third-party signal that reduces information asymmetry over product attributes that consumers cannot easily observe. Warto et al. describe certification as a market-trust instrument because it communicates both quality and sharia compliance. At the same time, Amri et al. identify consumer trust as a mechanism linking halal certification with SME competitiveness[10]. Yet the signal is effective only when consumers understand and trust it. Jalil et al. show that halal perception and awareness shape trust, whereas label visibility alone does not automatically generate the same behavioral effect. The Kudus cases therefore qualify the assumption that displaying a halal logo is sufficient. Certification can strengthen trust, but its effect depends on consumer literacy, institutional credibility, and the producer's continued consistency after certification.

[10] F. Amri et al., "The Effect of Halal Certification on SME Competitiveness through Consumer Trust," Al-Amwal: Jurnal Ekonomi dan Perbankan Syari'ah 18, no. 1 (2026): 135–150, https://doi.org/10.70095/alamwal.v18i1.23873.

4. Certification as Legality, Professionalization, and Market Access

Certified MSMEs tended to describe certification in more operational and strategic terms. Gotri Bakery linked certification to the ability to place products in modern retail outlets and to supply institutional consumers. Jenang Matahari viewed certification as important when products were intended for minimarkets or supermarkets. Hima Cake and Bakery associated certification with legality, cleanliness, hygiene, and greater confidence in selling to a wider market. These cases indicate a shift in meaning once certification is obtained: halal assurance becomes not only a religious commitment but also business infrastructure that connects an enterprise to more formal market channels and management standards.

From a resource-based view, certification can create value when integrated with operating routines, material documentation, process control, and reputation. Azizah et al. show that halal certification is positively related to operational and financial performance and that operational improvement is an important pathway toward financial outcomes. An institutional perspective adds that businesses respond to regulatory requirements, market norms, and partner expectations. Darmalaksana emphasizes the importance of business actors' acceptance and context while Fianto et al. identify government support and competitive intensity as influences on certification intention. Thus, the strategic value of certification arises not from the certificate alone, but from the external legitimacy and internal capabilities that accompany it.

5. Sales Effects: Positive but Not Singular

Several owners reported or expected positive sales effects, mainly through greater trust, loyalty, and wider market reach. Tahu Uap Mas Heri and Gotri Bakery

described relatively tangible commercial benefits. In contrast, Hima Cake and Bakery was more cautious and acknowledged that turnover growth could also reflect product quality, word-of-mouth marketing, and customer loyalty. This variation matters because the business actors themselves did not consistently regard certification as the sole cause of sales growth.

A critical reading therefore treats the relationship between certification and sales as a staged mechanism rather than an automatic effect. Azizah et al. find that operational performance mediates the relationship between certification and financial performance, while Warto et al. report that certification does not always have a significant direct effect on purchase decisions even when its relationship with trust and competitiveness is stronger. The Kudus evidence fits this cautious interpretation. Certification may contribute to revenue indirectly through reduced perceived risk, expanded distribution, partnership opportunities, and professional credibility. Because this study lacks standardized pre- and post-certification turnover data, it cannot establish causality.

6. Local Social Capital and the Limits of Informal Trust

Sasa Fried Chicken provides an important nuance. The final product had not been formally certified. Yet, the owner enjoyed strong community trust and used chicken sourced from a self-managed slaughtering business that had already obtained halal certification. Local consumers rarely asked for a formal certificate because they knew the owner and the business context. This demonstrates that informal trust can temporarily reduce the perceived need for documentary proof in a socially bounded market.

Social-capital theory helps explain this pattern. Repeated relationships, personal reputation, and community proximity generate bonding social capital that lowers the need for constant formal verification. Afdawaiza et al. show

that Islamic social capital can strengthen small-enterprise capabilities and performance through trust-based networks and social support[11]. However, local social capital has limits of scalability. Trust attached to an owner is difficult to transfer to unfamiliar customers, modern retailers, institutional buyers, or distant markets. Halal certification institutionalizes trust and makes assurance more portable. The two mechanisms should therefore be understood as complementary rather than permanently substitutable.

7. Differences between Food and Non-Food Perceptions

Pandhawa Store provides the clearest contrast because its products are bags and wallets made from Troso woven fabric. The owner did not regard halal certification as equally urgent for fashion products, although halal assurance was still seen as potentially valuable for transparency and consumer confidence. The contrast shows that business actors assess certification urgency according to product characteristics, perceived material risk, proximity to direct consumption, and market expectations.

This finding should be interpreted carefully. Halal should not be reduced to food alone, but certification should not be generalized across sectors without explaining the relevant critical points. Bahrudin et al. include food, beverages, cosmetics, and fashion and show that consumer awareness, regulatory processes, trust, and religiosity influence certification decisions. Cholifah notes that Indonesia's halal industry has expanded into fashion through halal branding, sharia-oriented innovation, and consumer literacy[12.] Yet halal-critical points in fashion differ from food

[11] Afdawaiza et al., "From Social Trust to Halal Industry Dynamic: The Synergy of Islamic Social Capital and Financial Capability in Small Enterprises Sectors," Mazahib 24, no. 2 (2025): 248–281, https://doi.org/10.21093/mj.v24i2.11318.

[12] I. C. I. Cholifah, "Halal Industry Development in the Fashion Goods Sector in Indonesia," ASEAN Journal of Halal Study 3, no. 1 (2026): 1–9, https://doi.org/10.26740/ajhs.v3i1.49312.

and may involve animal-derived materials, coatings, adhesives, or other production inputs. The Pandhawa Store case therefore supports sector-specific education, so certification is understood as relevant risk management rather than a simple administrative extension of food rules.

8. Regulatory Expectations and the Need for Assistance

Across the reports, owners repeatedly called for simpler procedures, affordable or free certification, stronger socialization, and technical assistance. Gotri Bakery highlighted the need for accessible district-level services and support for business actors less familiar with digital systems. Hima Cake and Bakery expected continued information about renewal and sustained consultation. Sasa Fried Chicken hoped for financial facilitation and easier procedures, while Pandhawa Store emphasized socialization so MSMEs could understand when certification is necessary and how it benefits the business. These expectations show that certification is not merely a question of willingness; it is also a question of administrative capability and access to an enabling ecosystem.

The implementation literature closely supports these observations. Fathoni et al. identify financial limitations, regulatory complexity, and limited awareness as priority barriers for micro and small enterprises. Hidayat shows that self-declaration assistance, including business registration, explanation of halal requirements, and guidance on SIHALAL, can improve understanding and facilitate registration. Fianto et al. further demonstrate the importance of government support for certification intention. From an institutional perspective, a policy that relies primarily on mandatory pressure risks creating a compliance gap when business capacity is not developed at the same time. The Kudus evidence therefore supports a policy mix combining clear rules, process simplification, sector-based assistance,

cost facilitation, and digital support appropriate to MSME capabilities.

9. Study Limitations and Implications

The study has three main limitations. First, it relies on secondary qualitative material from ten observation reports whose interview depth and wording were not fully standardized. The analysis is therefore appropriate for identifying recurring patterns but not for statistically measuring attitude attitudes. Second, the cases are concentrated in Kudus and were not selected to represent the entire MSME population. Third, the reports did not provide standardized financial data that would allow direct measurement of certification's economic effect. Future research should use a common interview protocol, include a larger and more systematically selected set of certified and non-certified enterprises, and combine qualitative perceptions with measurable indicators such as turnover, distribution reach, repeat purchase, and certification-processing time.

Despite these limitations, the cross-case evidence has practical implications. Assistance programs should distinguish between MSMEs that lack halal awareness, those that understand halal but face administrative barriers, and those that are certified but have not yet converted certification into wider market opportunities. A staged support model would better match the heterogeneous conditions observed in Kudus: early-stage businesses may need literacy and registration support, growing food businesses may need supplier verification and process documentation, certified businesses may need market linkages, and non-food businesses may need sector-specific explanations of halal-critical materials.

C. Conclusion

Halal perceptions among MSME actors in Kudus are strongly oriented toward consumer trust, legality, product quality, and competitiveness. Six of the ten cases had obtained halal certification, while four had not; nevertheless, all business actors regarded halal assurance as important. Certified MSMEs tended to describe more concrete benefits in terms of market access, governance, and professional credibility. In contrast, non-certified MSMEs generally expressed an intention to formalize certification as their businesses developed. The perceived sales effect was positive but could not be separated from product quality, marketing, location, customer loyalty, and social capital. Local interpersonal trust can reduce the immediate demand for formal certification, but such trust is less portable when businesses seek wider markets. The study's main contribution identifying a shift from an ingredient-based understanding of halal toward a broader conception that includes process assurance, legality, professional management, market eligibility, and competitive positioning. Policy support should respond through simplified procedures, affordable certification, sustained assistance, and sector-specific halal education.

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