

## **ANALYSIS OF HALAL LITERACY LEVEL OF MSMEs in TASIKMALAYA**

**Elis Nurhasanah<sup>1</sup>, Qiny Shonia Az Zahra<sup>2</sup>**

*Siliwangi University, Indonesia*

*Corresponding email: elis.nurhasanah@unsil.ac.id*

### **Article History**

Received: 14 March 2023 Revised: 29 May 2023 Accepted: 26 June 2023

### **Abstract**

*The purpose of this study was to determine the level of halal literacy in food and beverage MSMEs, which includes halal literacy based on fiqh law, additives and critical points for non-halal food ingredients, and literacy in the halal certification process. Questionnaire using the Guttman scale. The results show that the level of halal literacy of MSMEs in Tasikmalaya is in the medium category. The literacy dimension regarding certification has the lowest score, namely 48 percent, or is in the low category, while the dimensions of halal knowledge in Islamic sharia (fiqh), additives, and the critical point of no-halal food ingredients are in the high category, at 93.9 percent and 84 percent, respectively. Thus, the mentoring process is needed by MSMEs to increase knowledge and help their products become halal certified.*

**Keywords:** *Halal literacy, Halal Certificate, MSMEs*

**JEL Classification:** *O1, O12, O13*

## **1. INTRODUCTION**

With a valuation of US\$6.11 billion, the halal food sector received the most investment in 2019/2020, followed by Islamic finance with US\$4.92 billion. Indonesia comes in fourth place overall, behind Malaysia, Singapore, and the United Arab Emirates, according to the SGIE Report 2020/2021. (Dinar Standard, 2020). Indonesia failed to place in the top 10 for the halal food category the year before (Dinar Standard, 2019). Nonetheless, Indonesia's overall state spending on halal food in 2019 and 2020 (US\$177 trillion and US\$144 trillion, respectively) places it top. This is a catalyst for enhancing Indonesia's halal food ecosystem so that it can develop into a halal-producing nation in addition to being the largest consumer of halal goods.

One way to strengthen the halal food ecosystem is to increase literacy about halal food in Indonesia (Ahyani *et al*, 2021; Antara *et al*, 2016; Del Rosa *et al*, 2022; Utomo *et al*, 2021). The more knowledgeable both producers and consumers are about halal food, the more it will have an impact on the growth of halal in Indonesia as a producer and encourage halal awareness in society. It is imperative to inform and increase awareness of Indonesians regarding the benefits of consuming halal food. Considering that Indonesia wants to dominate the world's halal food production.

The Islamic sharia must be followed for products to be considered halal in terms of the production process's cleanliness, quality, and safety. Halal food is created, prepared, and served per Islamic law. (Ali *et al*, 2017; Hassan & Hall, 2004; Mohamad & Backhouse, 2014; Mutmainah, 2018; Regenstein *et al*, 2003; Wan Hassan & Awang, 2009; Wan Hassan & Mutmainah). The halalness of their products must be ensured by both small and large food businesses. To ensure that the manufactured goods are not harmful to human health, cleanliness must be emphasized in halal studies. Processing and

the use of equipment during the production process must be kept as clean as possible to ensure that the requirements for halal and high-quality products may be met. (Ambali & Bakar, 2014; Latif *et al*, 2014; Suzery *et al*, 2020; Devi & Firmansyah, 2019).

There are four key strategies for advancing the Islamic economy in Indonesia, according to the 2019–2024 Indonesian Islamic Economics and Finance Masterplan (MEKSI). The four tactics include bolstering the halal value chain, the Islamic financial sector, micro, small, and medium-sized enterprises (MSMEs), and using and bolstering digital economic platforms in the trade and finance sectors to speed up the three earlier initiatives (National Development Planning, 2018). The halal hub development program in various locations according to their capacity is a fantastic opportunity for the community to expand the potential of the halal industry, including halal food, in order to enhance the halal value chain.

MSMEs in Indonesia occupy the largest economic sector and can absorb more than 80 percent of the workforce (National Development Planning, 2018). Therefore, the development of MSMEs, including in the halal food sector, is expected to improve people's welfare. One of the main programs delivered to MEKSI was the establishment of an education and literacy program for MSMEs (National Development Planning, 2018).

The largest economic sector in Indonesia is made up of MSMEs, which employ more than 80% of the labor force (National Development Planning, 2018). Hence, it is anticipated that the growth of MSMEs, including in the halal food industry, will enhance the welfare of society. The creation of an education and literacy program for MSMEs was one of the key programs provided to MEKSI (National Development Planning, 2018). Tasikmalaya's district and city both have an increasing number of MSMEs each year. like table 1. 16,297 halal certifications were issued in Indonesia in 2021, which is still a tiny quantity. Given that the certificates issued are still valid, table 1 indicates that the achievement of Halal-certified MSME items in Tasikmalaya is still quite limited, especially if we look at the products owned by MSMEs, the certificates issued are still quite few in comparison to the number of MSMEs. Consequently, it can be concluded that there is a very wide disparity, which shows that Indonesian halal certification is still at a very low level.

**Table 1.** Number of Halal Certifications in Tasikmalaya city and district

Year	District	City	Number of Halal Certificates
2017	199704	96750	8157
2018	212060	102737	17398
2019	225181	109093	15495
2020	239114	115843	-
2021	253908	123010	16297

**Source:** <https://opendata.jabarprov.go.id>

According to the head in charge of halal product guarantee affairs at the Tasikmalaya City and Regency Ministry of Religion, the number of halal certifications for MSME products in Tasikmalaya City is still small, the results of the mentoring process are still not all halal certified. Many factors influence it, such as low literacy, halal literacy, use of technology and other factors. Ananda's research (2016) states that the

factors that influence MSMEs not applying for halal certification are because business actors do not know or have a lack of understanding regarding Law Number 33 of 2014 concerning Guarantees for Halal Products, the business being undertaken is still considered a small business, does not know the procedures for registering halal certification, and considers the raw materials for the products used to be sacred raw materials and lawful. The purpose of this study was to measure the literacy level of business actors in the city and district of Tasikmalaya based on knowledge of fiqh, additives and procedures for submitting halal certification for their products.

Knowledge of halal-haram regarding halal food in Islamic law means that business actors know that pork, animals slaughtered by mentioning names other than Allah, carrion, blood and *khamar* (Halal Pocket Book, 2021). Knowledge of halal regulations in question is the extent to which MSME business managers know about regulations starting from a juridical basis regarding guarantees for halal products in PP 39 of 2021 which is the implementing regulation of Law No. 33 of 2014 concerning Guarantees of Halal Products, including provisions relating to business processes halal certification, BPJPH cooperation, Halal inspection agency and Halal Auditor, halal supervisor, community participation, halal certification, self-declare and administrative sanctions.

Literacy shows a person's ability to understand and know something. With a high level of literacy, it will help someone to decide something, for example in the case of consuming halal products. A Muslim must first know the concepts and theories related to the halal product itself so that he can determine whether to consume the product or not. Islam strongly obliges its people to consume halal and good products because they are in accordance with the Al-Quran and Hadith. Halal literacy has a significant influence on the consumption of halal products (Pratama and Hartati, 2020)

The concept of halal relates to the ability of consumers to read and understand a product. This understanding will lead to motivation in seeking information on purchasing a product thereby changing consumer behavior in consuming the product. High consumer literacy regarding halal law will increase accuracy in selecting the product to be purchased. So things that must be considered in making decisions are paying attention to product benefits, halal labels on products, product durability and product appearance which will increase consumers to buy these products (Mulyati, 2019). According to Salehudin (2010) halal literacy is knowledge and understanding for someone about a product that is consumed. Halal or unlawful a product is not only seen from the Halal label, understanding the product for someone who consumes it is also important. Halal literacy is the ability to differentiate goods and services, both halal and haram, based on Islamic law (shari'ah).

## **2. LITERATURE REVIEW**

### **2.1. Halal Literacy**

Literacy shows a person's ability to understand and know something. With a high level of literacy, it will help someone to decide something, for example in the case of consuming halal products. A Muslim must first know the concepts and theories related to the halal product itself so that he can determine whether to consume the product or not. Islam strongly obliges its people to consume halal and good products because they are in accordance with the Al-Quran and Hadith. Halal literacy has a significant influence on the consumption of halal products (Pratama and Hartati, 2020).

The concept of halal relates to the ability of consumers to read and understand a product. This understanding will lead to motivation in seeking information on purchasing

a product thereby changing consumer behavior in consuming the product. High consumer literacy regarding halal law will increase accuracy in selecting the product to be purchased. So things that must be considered in making decisions are paying attention to product benefits, halal labels on products, product durability and product appearance which will increase consumers to buy these products (Mulyati, 2019).

According to Salehudin (2010) halal literacy is knowledge and understanding for someone about a product that is consumed. Halal or unlawful a product is not only seen from the Halal label, understanding the product for someone who consumes it is also important. Halal literacy is the ability to differentiate goods and services, both halal and haram, based on Islamic law (shari'ah).

Knowledge of halal-haram regarding halal food in Islamic law means that business actors know that pork, animals slaughtered by mentioning names other than Allah, carrion, blood and *khamar* (Halal Pocket Book, 2021). Knowledge of halal regulations in question is the extent to which MSME business managers know about regulations starting from a juridical basis regarding guarantees for halal products in PP 39 of 2021 which is the implementing regulation of Law No. 33 of 2014 concerning Guarantees of Halal Products, including provisions relating to business processes halal certification, BPJPH cooperation, Halal inspection agency and Halal Auditor, halal supervisor, community participation, halal certification, self-declare and administrative sanctions.

## **2.2. Previous Studies**

In their study *Linking Islamic Financial Literacy and Halal Literacy: The Way Forward in Halal Ecosystem*, the authors seek to connect halal education and Islamic financial literacy to the attitudes of halal business producers toward the implementation of Islamic financing. This study suggests a measurement and validity approach for Islamic financial literacy and halal literacy. The weighted least squares approach is then used to conduct confirmatory factor analysis (CFA) on the scores in order to determine the validity of the structure. This study aims to provide new theoretical insights, particularly by proposing measurement points for Halal literacy and Islamic financial literacy, and it also aims to assist policy makers in understanding the level of consumer literacy, particularly from the perspective of halal business producers (Antara *et al*, 2016).

To assess the effects of applying Islamic financial literacy education modules and halal products on small and medium-sized businesses, Nurwahyuni in *Effectiveness of Education Module Implementation on Raising Islamic Financial Literacy and Halal Literacy of MSMEs* was undertaken (MSMEs). The participants in this study are owners of SMEs operating in the Yogyakarta Special Area. Targeted sampling was employed to collect the samples, which total 60 and were split into two groups of 30 each: an experimental group and a control group. the creation of media using the ADDIE methodology. The analysis, design, development, and implementation phases of an MSME have all been applied to the instructional module. A paired t-test is used to measure the small business offenders during the evaluation phase. Results from effectiveness tests indicate that employing halal items and Islamic financial literacy teaching modules might enhance MSME offenders' knowledge of halal principles and Islamic financial literacy. Average scores before and after using Islamic financial literacy learning modules and halal education can be used to determine improvements in Islamic financial literacy and halal education. The goal of this study was to facilitate the information transfer about Islamic financial management and halal education for SMEs. The study's conclusion is a module on significant Shariah issues (Wahyuni *et al*, 2018).

Small and Medium Businesses Halal Literacy Measurement During Covid-19 Epidemic is a different study (Malini, 2021). Knowledge of halal conduct, halal attitudes, and halal knowledge are the aspects examined. This study is a descriptive study that relies on targeted sampling to interview research participants. With a total sample size of 150 he, the study's population of Indonesian SMEs was concentrated in the cities of Jakarta, Bandung, Surabaya, and Pontianak. Small company proprietors in Indonesia, ranging in age from 19 to 45, made up the sample. The disparities that could occur between age groups or generations define the age groupings utilized as sampling criteria. According to the study findings, halal literacy in SMEs—the degree of education that Indonesia considers to be adequate—is this. A better understanding of SME literacy rates, the development of a more favorable halal ecosystem, and increased economic crisis resistance are all possible outcomes of the proposed halal education methods in SMEs.

### 2.3. Conceptual Framework

Halal food literacy can be interpreted as the ability to distinguish between permissible and prohibited goods or services that come from an understanding of the sharia or islamic law. Focus on halal literacy in research. This is the product of Micro, Small and Medium Enterprises. In addition to measuring understanding of Islamic law regarding halal and haram, halal food literacy also measures ability regarding regulations, laws and regulations regarding halal products in Indonesia and measuring the ability of MSMEs in terms of composition and critical points of non-halal food. Knowledge of halal and haram about halal food in Islamic law means business actors know that pork, slaughtered animal by mentioning the name besides Allah, carrion, blood and khamar (Halal Pocket Book, 2021). Halal regulatory knowledge what is meant is the extent to which MSME business managers know about regulations from the juridical basis regarding the guarantee of halal products in PP 39 of 2021 which is implementing regulations for Law No. 33 of 2014 concerning Guarantees for Halal Products, including provisions related to halal certification business processes, BPJPH cooperation, Halal inspection agency and Halal Auditor, halal supervisor, community participation, certification halal, self-declared and administrative sanctions.

On fiqh law, additives and critical points for non-halal food ingredients, and literacy on the halal certification process.

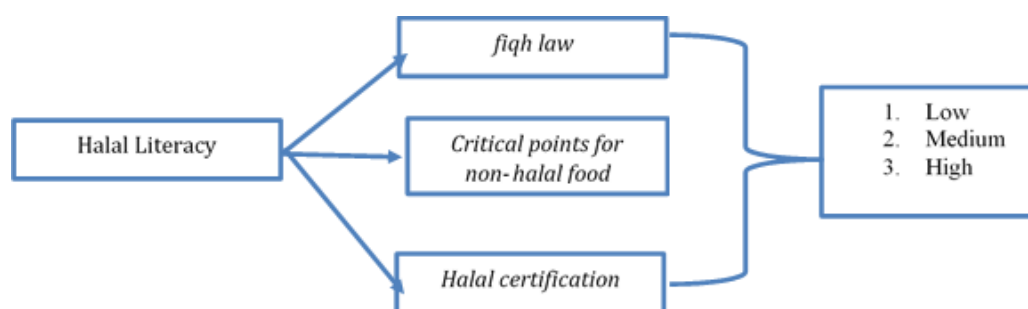


Figure 1. Conceptual Framework

### 3. METHODOLOGY

This study's methodology was constructed utilizing a mix of methods, including literature reviews, interviews, and questionnaires. Prior to gathering quantitative data from the field for the purpose of conducting research, researchers gather qualitative data

first. An online survey with 118 respondents was used to collect data, and a descriptive analytic method was applied to gain an overview of the level of halal literacy. Primary and secondary data are used in the research to calculate the level of halal literacy. Both questionnaires and conversations with academics and regulators were used to gather primary data. Secondary information was gathered from papers and reports on halal literacy from earlier studies. Check the data's accuracy and dependability before estimating literacy levels. This ensures the validity and dependability of the data.

- Validity Test Results

**Table 2.** Validity Test

Variable	Question	rpbis	rtable	Criteria
Halal in Shari'a/Fiqh	Q1	11.79	0.195	Valid
	Q2	8.3	0.195	Valid
	Q3	11.77	0.195	Valid
	Q4	3.64	0.195	Valid
	Q5	6.2	0.195	Valid
	Q6	5.44	0.195	Valid
Halal Certification Regulations	Q7	0.731	0.1809	Valid
	Q8	0.845	0.1809	Valid
	Q9	0.745	0.1809	Valid
	Q10	2,648	0.1809	Valid
	Q11	3,327	0.1809	Valid
Composition and Ingredients Critical Points of Non-Halal Foodstuffs	Q12	1.302	0.195	Valid
	Q13	0.27	0.195	Valid
	Q14	1.9	0.195	Valid
	Q15	1906	0.195	Valid
	Q16	1.8	0.195	Valid
	Q17	1.68	0.195	Valid
	Q18	1028	0.195	Valid
	Q19	1.77	0.195	Valid
	Q20	0.84	0.195	Valid
	Q21	1.69	0.195	Valid
	Q22	2,917	0.195	Valid
	Q23	0.882	0.195	Valid
	Q24	0.934	0.195	Valid

- Reliability Test Results

**Table 3.** Reliability Test

Variable	ri	rtable	criteria
Halal in Shari'a/Fiqh	0.36	0.1809	Rail
Halal Certification Regulations	0.4588	0.1809	Rail
Composition and Ingredients Critical Points of Non-Halal Foodstuffs	0.669	0.1809	Rail

Also, the scores obtained (in%) with descriptive analysis of percentages were

consulted using the following criteria to determine the level of these categories. table:

**Table 4.** Interpretation of Literacy Level

Categories	Interval Data
Low	<60
Moderate	60≤80
Hight	>80

**Source:** Cheng and Volpe (1998)

Categorization adopted the theory R which categorizes personal financial literacy into 3 groups, namely 1) <60%, which means that individuals have low financial knowledge 2) 60%–79%, which means individuals have moderate financial knowledge. 3) > 80% which indicates that the individual has high financial knowledge. Furthermore, drawing conclusions are obtained using the formula:

Formula of halal literacy level:

$$\text{Average} = \text{Total (\%)} \text{ Score} / \text{Item Count}$$

**Table 4.** Halal Literacy Dimensions and Variables

Dimensions	Variable	Reference
Halal in Islamic Sharia	<ol style="list-style-type: none"> <li>1. Understand the law of halal-haram for food and drink in Islam.</li> <li>2. Able to distinguish for themselves which food and drink are permitted or forbidden.</li> <li>3. Know the food and drink that is forbidden by Islam</li> <li>4. Understand the definition of haram because of substance and cause.</li> <li>5. Understanding doubtful material</li> </ol>	Solahudin, I. (2010)
Halal Food Industry Regulations	<ol style="list-style-type: none"> <li>1. Knowledge of halal product guarantee regulations</li> <li>2. Know the flow of issuance of halal certification</li> <li>3. Understand the administrative aspects of registration of halal certification</li> </ol>	Halal Pocket Book

Dimensions	Variable	Reference
Composition and Point Critical Non-Halal Food Ingredients	<ol style="list-style-type: none"> <li>1. Knowing the types of raw materials, additional materials, supporting materials, processed materials, halal packaging materials</li> <li>2. using halal raw materials, additional materials, auxiliary materials, processed materials and packaging</li> <li>3. Knowing the material or product that is prohibited by the Shari'a for consumption is used or used</li> </ol>	KNEKS

#### 4. RESULT AND ANALYSIS

##### 4.1. Result of Halal Literacy Level

##### Results of Literacy Calculations on Aspects of Halal Knowledge in Islamic Sharia (Fiqh)

Literacy Halal in the sense of halal in Shari'a (fiqh) is knowledge of halal-haram with reference to halal food under Islamic law, which means that business players are aware that pork, animals slain while saying names other than Allah, carrion, blood, and khamar are prohibited (Halal Pocket Book, 2021). The calculation's outcome is as follows:

$$\text{Halal Literacy 1 (Fiqh)} = \frac{665}{708} \times 100\% = 93.9\%$$

According to the calculations above, 93.9 percent of MSME business players in Tasikmalaya have a "high" level of literacy about Halal knowledge according to Islamic Shari'a (fiqh), or knowledge of Halal.

##### Results of Calculation of Halal Literacy Aspects of Halal Certification Regulations

Knowledge of the halal regulations in question refers to the degree to which MSME business managers are aware of the rules beginning with the legal basis for halal product guarantees in PP 39 of 2021, which is the implementing regulation of Law No. 33 of 2014 concerning halal product assurance, including provisions related to certification of business processes as halal, BPJPH cooperation, halal inspection agency and halal auditor, halal supervisor, and community involvement. The calculation's outcome is as follows:

$$\text{Halal Literacy 2 (Regulation)} = \frac{277}{575} \times 100\% = 48.2\%$$

According to the assessment above, just 48.2 percent of MSME company players in Tasikmalaya are knowledgeable about the laws governing halal food.

##### Results of Calculation of Halal Literacy Aspects of Knowledge about Composition and Point Critical Non-Halal Foodstuffs



Knowledge and Point Comprised It is essential to comprehend the status of pharmaceuticals, non-Halal food ingredients, and food/beverage additives. The result of the calculation is as follows:

$$\text{Halal Literacy MSMEs} = \frac{665+277+1240}{708+575+1534} \times 100\% = 76\%$$

According to the calculation above, 81 percent of MSMEs business players in Tasikmalaya have a good degree of knowledge literacy about additives/composition and important aspects of non-halal food ingredients.

### Results Halal Literacy Level

The "Medium" category describes the level of literacy among Tasikmalaya MSME actors based on aspects of fiqh, laws, and understanding of the make-up and problematic features of non-halal food items. the computations that follow:

$$\text{Halal literacy 3} = \frac{1240}{1534} \times 100\% = 81\%$$

### 4.2. Analysis

The results show that these business actors are very familiar with fiqh and have a high level of familiarity with non-halal ingredients, but they do not have much understanding of the rules governing the halal certification process, coupled with not all of them being proficient in operating technology, so they face obstacles with the digital-based certification process. In order for MSMEs products to be halal certified, assistance is needed in obtaining it. The socialization of Halal Certification and the role of Halal Product Process Assistance must be optimized. This is very important to note because, in accordance with Article 2 of PP 39 of 2022 which mandates that goods entering, circulating, and transacting in the territory of Indonesia must be halal certified, the government will start requiring halal certification for food and beverage products in 2024.

## 5. CONCLUSION AND RECOMMENDATION

Based on the research findings, MSMEs in Tasikmalaya have a level of halal literacy in the "Moderate" category. To improve MSMEs literacy, in particular, it needs to be improved in the regulatory component (halal certification), such as how they obtain halal certification. So that it provides a sense of security for Muslim consumers and gets convenience and other concessions so that it can be produced, distributed and traded without significant obstacles. The level of halal literacy is referred to as medium literacy in Tasikmalaya MSMEs. To improve the halal ecosystem and increase economic resilience in times of crisis, it is imperative to maximize the assistance provided to MSMEs through the Halal Product Process Facilitator (PPH) in registering halal certification. It is necessary to conduct research on the role of the Halal Product Process Assistance in helping MSMEs obtain halal certification, as well as the challenges.

## REFERENCES

- Ahyani, H., Mahfud, M., Waluyo, R., Ulya, W., & Muharir, M. (2021). The Potential of Halal Food as A Driver of the Economic Development in Regional Community. *Jurnal Pariwisata Terapan*, 4(2), 163–182.
- Ananda, W. A. (2016). *Faktor-faktor pelaku usaha tidak melakukan sertifikasi halal*:

- Studi pelaku usaha makanan cekeker pedas di Kota Malang* (Doctoral dissertation, Universitas Islam Negeri Maulana Malik Ibrahim).
- Arikunto, Suharsimi. 2006. *Prosedur Penelitian Suatu Pendekatan Praktek*. Jakarta: Rineska Cipta.
- Ali, M. H., Tan, K. H., & Ismail, M. D. (2017). A supply chain integrity framework for halal food. *British Food Journal*, 119(1), 20–38.
- Ambali, A. R., & Bakar, A. N. (2014). People’s awareness on halal foods and products: Potential issues for policy-makers. *Procedia-Social and Behavioral Sciences*, 121, 3–25.
- Amrin, A., Yono, Y., & Zakaria, Z. (2022). The development concept of halal tourism in Indonesia in the new normal (study in Bima regency, West Nusa Tenggara Province). *Al-Infaq: Jurnal Ekonomi Islam*, 13(1), 181-193.
- Antara, P. M., Musa, R., & Hassan, F. (2016). Bridging Islamic Financial Literacy and Halal Literacy: The Way Forward in Halal Ecosystem. *Procedia Economics and Finance*, 37, 196–202. [https://doi.org/10.1016/S2212-5671\(16\)30113-7](https://doi.org/10.1016/S2212-5671(16)30113-7)
- Badan Perencanaan Pembangunan Nasional. (2018). *Masterplan Ekonomi Syariah Indonesia 2019-2024*
- Del Rosa, Y., Malik, D., & Rahmasari, N. C. (2022). The Role of Financial Technology in Culinary SMEs City of Padang Based on Halal Food. *International Conference of Business and Social Sciences*, 505–519.
- Devi, A., & Firmansyah, I. (2019). Developing halal travel and halal tourism to promote economic growth: A confirmatory analysis. *Journal of Islamic Monetary Economics and Finance*, 5(1), 193-214.
- Dinar Standard. (2020). *State of the Global Islamic Economy Report 2020/21: Thriving in Uncertainty*
- Hassan, M. W., & Hall, C. M. (2004). The demand for halal food among Muslim travellers in New Zealand. In *Food tourism around the world* (pp. 81–101). Routledge.
- Khan, A., Arafat, M. Y., & Azam, M. K. (2022). Role of halal literacy and religiosity in buying intention of halal branded food products in India. *Journal of Islamic Marketing*, 13(2), 287–308. <https://doi.org/10.1108/JIMA-08-2019-0175>
- Latif, I. A., Mohamed, Z., Sharifuddin, J., Abdullah, A. M., & Ismail, M. M. (2014). A comparative analysis of global halal certification requirements. *Journal of Food Products Marketing*, 20(sup1), 85–101.
- Malini, H. (2021). Small and Medium Enterprises Halal Literacy Measurement During Covid-19 Pandemic. *Journal of Islamic Economics and Finance Studies*, 2(2), 110. <https://doi.org/10.47700/jiefes.v2i2.3345>
- Mohamad, N., & Backhouse, C. (2014). A framework for the development of halal food products in Malaysia. *Proceedings of the 2014 International Conference on Industrial Engineering and Operations Management*, 10, 693–702.
- Mutmainah, L. (2018). The role of religiosity, halal awareness, halal certification, and food ingredients on purchase intention of halal food. *Journal of Islamic Economics, Finance, and Banking*, 1(1), 33–50.
- Wahyuni, N. I., Murtini, W., & Hakim, L. (2018). Effectiveness of Education Module Implementation on Increasing Islamic Financial Literacy and Halal Literacy of MSMEs Perpetrators. *Jurnal Dinamika Akuntansi*, 10(1), 51–58. <https://doi.org/10.15294/jda.v10i1.12516>
- Pratama, D. B., & Hartati, N. (2020). Pengaruh Literasi Halal Dan Religiositas Terhadap Konsumsi Produk Halal Pada Mahasiswa Mks Uin Sunan Gunung Djati

- Bandung. *Finansha: Journal of Sharia Financial Management*, 1(2), 1-12.
- Regenstein, J. M., Chaudry, M. M., & Regenstein, C. E. (2003). The kosher and halal food laws. *Comprehensive Reviews in Food Science and Food Safety*, 2(3), 111–127.
- Roswien, A. P. (2015). *Buku Saku Produk Halal: Makanan dan Minuman*. Republika Penerbit.
- Salehudin, I. (2010). Halal literacy: A concept exploration and measurement validation. *ASEAN Marketing Journal*, 2(1), 1-12.
- Suzery, M., Widayat, W., Cahyono, B., & Al-Baarri, A. N. (2020). Proses Perbaikan Produksi Dalam Pendampingan Sertifikasi Halal Bagi Paguyuban Usaha Kuliner. *Indonesia Journal of Halal*, 2(2), 53–57.
- Utomo, S. B., Sekaryuni, R., Widarjono, A., Tohirin, A., & Sudarsono, H. (2021). Promoting Islamic financial ecosystem to improve halal industry performance in Indonesia: A demand and supply analysis. *Journal of Islamic Marketing*, 12(5), 992–1011.
- Hassan, W. M., & Awang, K. W. (2009). Halal food in New Zealand restaurants: An exploratory study. *International Journal of Economics and Management*, 3(2), 385–402.