

Halal Certification for MSMEs: Navigating Perceptions and Implementations Through the Lens of *Maslahah Mursalah*

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ABSTRACT

Halal certification has become a must to be implemented by MSMEs business actors in Indonesia. Moreover, economic activities in Indonesia have been dominated by the MSMEs industry. This study will be explaining the perception and application of halal certification by MSMEs business actors in Indonesia in terms of the principle of *Maslahah Mursalah*. The research method used in this study is a literature review, focusing on journal articles published between 2018 and 2022. A total of 15 journal articles were reviewed. Research using the literature study method shows that most business actors already know the importance of halal certification for the sustainability of their business, whether it can increase consumer confidence or increase their sales turnover. However, the results of the application implementation still need to be improved compared to the number of MSMEs in Indonesia. There are still many MSMEs business actors who still need to be halal certified. For this reason, the principle of *Maslahah* has not been appropriately implemented, seeing that the level of halal certification is still minimal.

ABSTRAK

Kata kunci:
Sertifikasi Halal,
Implementasi,
Persepsi, Maslahah
Mursalah, UMKM

Sertifikasi halal sudah menjadi keharusan untuk diterapkan oleh pelaku usaha UMKM di Indonesia. Apalagi, kegiatan ekonomi di Indonesia selama ini didominasi oleh industri UMKM. Penelitian ini akan menjelaskan persepsi dan penerapan sertifikasi halal oleh pelaku usaha UMKM di Indonesia ditinjau dari prinsip *Maslahah Mursalah*. Metode penelitian yang digunakan dalam penelitian ini adalah tinjauan pustaka, dengan fokus pada artikel jurnal yang diterbitkan antara tahun 2018 dan 2022. Sebanyak 15 artikel jurnal diulas. Penelitian dengan menggunakan metode studi literatur menunjukkan bahwa sebagian besar pelaku usaha telah mengetahui pentingnya sertifikasi halal bagi keberlangsungan usahanya, apakah dapat meningkatkan kepercayaan konsumen atau meningkatkan omzet penjualannya. Namun, hasil implementasi aplikasi tersebut masih perlu ditingkatkan dibandingkan dengan jumlah UMKM di Indonesia. Masih banyak pelaku usaha UMKM yang masih perlu bersertifikat halal. Untuk itu, prinsip *maslahah* belum diterapkan dengan tepat, melihat tingkat sertifikasi halal masih minim.

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A. Introduction

Halal product labeling and certification are necessary, and consumer demand is to guarantee the halalness of the products consumed. However, halal labeling or certification is also a trend in the marketing process. Various business actors use the halal label as an emphasis in their advertisements. Halal trends are not limited to food and beverage products like cosmetics. Products, medicines, goods, and other products. Even now, halal tourism is

widely developed in various tourist areas in Indonesia. In recent years, the halal trend has become a global campaign in the form of a lifestyle or halal lifestyle. Halal lifestyle is more than just talking about the style of dress, makeup, traveling, and even banking transactions (Rido & Sukmana, 2021).

Amid the increasing development of world halal, the existence of provisions governing halal certification and labeling is indeed a necessity. Otherwise, as a reference for international halal institutions, Indonesia will eventually become a spectator. Due to the absence of regulating provisions, producers should be on time to anticipate this trend, while foreign producers will enjoy it. Besides, business actors must be responsible for the halal label on their products; they are also obliged to report to the government, in this case, the Indonesian Ministry of Health. This is intended to facilitate further supervision in the f(Mashudi, 2015).

Every company wants the products it produces to be accepted by consumers. Efforts to avoid misunderstandings between the parties, especially consumers, need to be made; in this case, adjusting and socialization to guarantee halalness for products circulated in the community is necessary. However, it is vital to trace business actors' responses to the implementation of halal product certification before this can be done. This is so that there is a balance in realizing the legal certainty of the halalness of a product (for the consumer community) while at the same time spurring business development and increasing profits. The issuance of halal certificates is an issue that has spread in the community since the Halal Product Guarantee Act No. 33 of 2014. When viewed from practice in Indonesia. Indonesia is a country with the largest Muslim population in the world. The statistical growth rate of the Muslim population in Indonesia in the 1999 population census reached 87.6%, and this figure continued to increase to 88.2% in the census conducted in 2000. Currently, the Muslim population in Indonesia has reached 91.03%. Based on this data, the number of Muslim communities is significant and strategic for the country. Development of a halal-based economy. This can be a consideration for business actors to pay attention to halal labeling or certification of their products. However, in practice, the knowledge and interpretation of business actors towards halal certification give different perceptions. This is reflected in the number of medium-sized businesses that have decreased yearly in terms of using halal certification, in contrast to micro businesses, which have increased yearly (Hasan, 2014).

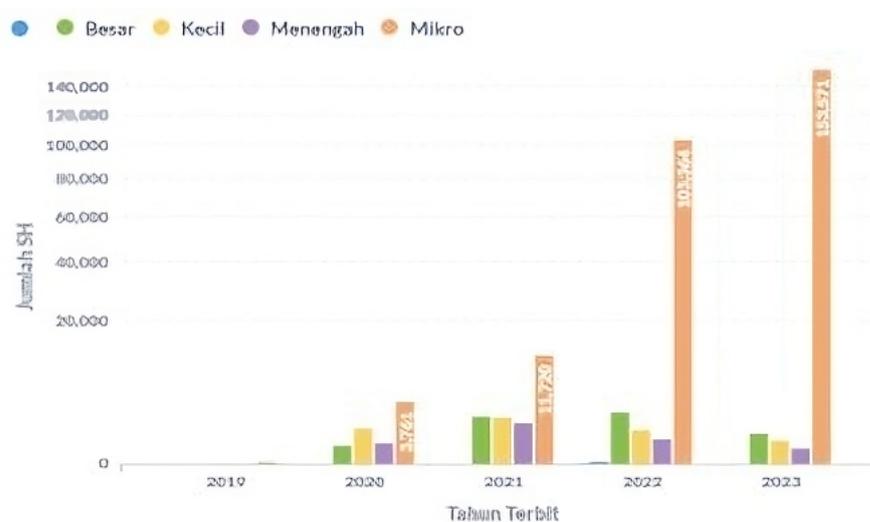


Figure 1.1 Halal Certification Based on Business Scale and Year of Issue

Public understanding of halal certification still needs to be improved. Several factors behind it cause this. Namely, the factor of religious and moral beliefs, the factor of economic considerations, which often dominate producers and consumers in influencing changes in attitudes towards halal certification, and cultural factors where consumerist culture and hedonist attitudes are seen lately affect most people's attitudes (Mashudi, 2015). This public understanding is expected to be able to control and monitor deviations from halal certification. However, in social reality, this shows that halal certification counseling still needs to be done. Halal certification management is still seen as a hassle in the process of a business (Rido & Sukmana, 2021). Therefore, there is a need for community awareness and counseling so that halal certification can be adequately implemented per applicable regulations.

Regulation of the Minister of Religious Affairs of the Republic of Indonesia No. 20 of 2021 confirms that micro and small businesses must be halal certified. The regulation explains that business actors who carry out a company must use halal products in the production process, be it in the form of food, beverages, medicines, cosmetics, chemical products, biological products, genetically modified products, and goods that can be used, used, or utilized by the community. This principle is based on Islamic teachings that always uphold the benefit and justice for all human beings. Providing comfort and peace to other communities is one form of benefit taught by Islam. So, the use of halal certification on products circulating in the community needs to be well developed. Moreover, most of the Indonesia's population is Muslim. That is why Indonesian citizens must pay attention to a

product produced through a halal guarantee. Halal product certification can provide justice, legal certainty, and protection and create benefits in the social environment (Rahayuningsih & Ghozali, 2021).

Certainty and benefit are essential factors in the concept of *Maslahah Mursalah*. In this case, the form of application of *Maslahah Mursalah* is the implementation of halal product assurance management, which can provide certainty and confidence in the halalness of a product for Muslims. The confidence generated by halal-certified products will negate doubts about harnessing a product that will be consumed (Sari, 2020). For this reason, this study will present the Perception and Implementation of the Use of Halal Certification of MSME Actors in Indonesia, which is then associated with *Maslahah Mursalah*.

B. Theory/Concept

Halal Certification and Halal Product Guarantee

Halal lifestyle is sweeping the world, not only in Muslim-majority countries but also in countries with Muslim minorities (Rachim & Santoso, 2021). Halal certification organizers can come from government and non-government institutions, depending on the policies of each country (Yakub & Zein, 2022). The existence of this halal certification body is one way to ensure the halalness of products circulating in the community and products that will be in the market. Exports abroad. The Ministry of Health first carried out halal certification for food products circulating in Indonesia. Halal certification was implemented by the Indonesian Ulema Council (MUI) and the Halal Product Guarantee Agency (BPJPH). Because the products circulating in Indonesia are very diverse, each product needs a halal marker to help consumers choose halal products (Faridah, 2019).

Guaranteeing the halalness of a product to the public is an integral part of consumer protection law. To realize this, it is necessary to have a concept that can be used to determine halal-haram. This can be known by providing halal certification for a product as a form of halalness of the product. A halal certificate is a written fatwa from the Indonesian Ulema Council (MUI), which states the halalness of a product by Islamic law. This halal certificate is used to obtain permission from an authorized government agency to include the halal label in the product packaging (Susanto, 2011). The halal statement on the product here is to show that the product in question has halal status (Hidayatullah, 2020).

The halal statement it obtains is the result of the halal certification process, namely by obtaining 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). Applying for halal certification was previously voluntary, but since the enactment of the Law of the Republic of Indonesia, No. IX. 33 of 2014 concerning Halal Product Guarantee, submission of halal certification by producers is mandatory. Provisions related to this obligation are contained in Article 4, which reads, "Products that enter, circulate, and are traded in the territory of Indonesia must be halal certified." This enforcement has been in effect since 2019, the year of implementation of Law No. 33 of 2014. So, all products, including food products, must be halal-certified (Agustina, Pratikto, Churiyah, & Dharma, 2019).

To improve the quality of service, a company must be able to guarantee the halalness of the products it offers to consumers. To support this effort, LPPOM MUI has recommended that every company implement a regulation, which is then called the Halal Assurance System (HAS). LPPOM MUI first enforced the halal assurance system in 2005 as a provision that guarantees the halalness of a company's products. Therefore, to facilitate companies' understanding, compiling, and implementation of a halal assurance system, LPPOM MUI is interested in publishing the guidebook (Susanto, 2011).

Halal Certification and Halal Product Guarantee

In modern times, businesses in the production sector have experienced a significant increase along with the development of science and technology. The increase in production, in addition to making it easier for people to consume, also raises new concerns regarding the quality of the product in terms of its halal aspects. As national and international business actors who produce a product, MSMEs have an essential role in the economic development (Puspitaningrum, Damanhur, Falahuddin, Hasibuan, & Agustin, 2021). However, the products produced must also pay attention to the principle of halalness, which is then proven by a halal certificate by MUI, or currently, the issuance of halal certification is carried out by BPJPH (Santosa, Fahma, & Damayanti, 2022). Because of the large number of products, be it food, drinks, medicines, or cosmetics, it is a problem for Muslims because of religious demands that require consuming products that are maintained halal and sanctity (Farhan, 2018).

According to submissions and requests from business actors, MSME products in Indonesia have partly obtained halal certification. Until 2022, the number of MSEs that have been halal certified is 10,643 MSEs (Islami & Suhma, 2023). However, this number is still minimal compared to the number of MSMEs in Indonesia, which is 64.2 million. This minimal value is because many business actors still need to learn the importance of halal certificates (Nurillah, 2023). Many MSME products have a halal label but have not received a certificate. Halal label certainty is obtained through the halal certification issued by an authorized institution, namely LPPOM MUI. The purpose of including the halal certification label is to increase market share and total sales. Then, to meet the demands and provide satisfaction to consumers, improve product quality, and fulfill the interest and comfort of consumers, especially Muslim consumers (Masruroh, 2020).

In the economic structure, the scale of micro and small businesses is the most significant layer of business actors, and they have tremendous leverage in the halal value chain. The micro and small business sector directly strengthens the halal industry and needs attention and support in halal certification. Furthermore, to support business actors' ease of access to halal certification services, BPJPH develops halal certification service governance for business actors, especially micro and small businesses. Effective and efficient implementation of halal certification services needs to be followed by changes in work culture so that halal certification service standards are required. This is stated in the Decree of the head of the Halal Product Guarantee Agency Number 12 of 2020 concerning the BPJPH Halal Certification Service Procedures (Santosa et al., 2022).

Maslahah Mursalah

Islam is a religion that Allah SWT guarantees the perfection of its teachings. In creating religious law, it aims to benefit all humanity by taking benefits and leaving all forms of harm (Rozihan, 2020). For this reason, spiritual teachings are related to the urgency of social life. However, in practice, human interests change with various problems, so to implement the law, compatibility is necessary, and most importantly, the rules of Sharia must be maintained (Suma, Nurdin, & Umam, 2020). With this, implementing Islamic law should provide benefits and justice to achieve the objectives of Sharia law (Siregar, 2023).

Benefits for human life. The basis of the benefit referred to here is that a form of human life can be carried out as long as it can bring goodness, benefit himself and the people around him, and, most importantly, does not conflict with Islamic law (Syatar, Rifaldi, Bakry,

Mustafa, & Asti, 2023). One aspect of human life that receives special attention in terms of applying the concept of Maslahah is the economic aspect (Fadllan & Maufiroh, 2022). Because economic activity is an integral part of human life. So, the principle of Maslahah Mursalah is more than just a theoretical study; it needs to be implemented in the (Fahlefi, 2015).

C. Research Methods

The research method used in this research is a literature review study. The literature study was conducted to study the definition of keywords, deepen theories and concepts, and identify variables related to the background and context of the research. Literature studies associated with the implementation of understanding of halal certification can be found by searching Google Scholar with the keyword "understanding of halal certification for MSME actors." The maximum number of results is 20 with category years 2018- 2022, and there are 15 journal articles. With details of the search results through the publish and perish application and searching on the Science Direct journal. Searching through the publish and perish application on Google Scholar with the keyword "understanding and perception of halal certification for MSME players," 12 articles were found. Then, international articles sourced from Emerald and Science Direct found 3 article titles. The research was conducted carefully to facilitate the tracking of literature relevant to the research topic, specifically:

1. Research data were obtained from journals published over the past five years (2018-2022) that discuss the implementation and understanding of halal certification.
2. The data were critically evaluated to determine which information to include in the literature review, ensuring that the review does not contain overlapping and redundant theories.
3. The selected literature was then read, recorded, organized, and summarized.
4. The summary focuses on the implementation and understanding of halal certification.

D. Results and Discussion

The implementation of Maslahah in economics has a broad scope compared to its implementation in other fields. The principle of Maslahah here provides an excellent opportunity to fill the void by developing *ijtihad* based on the principle of Maslahah. The principle of Maslahah becomes an essential reference in the economic field. Implementing

the principle of Maslahah Mursalah can be associated with applying halal certification to a marketed product. Maslahah brings in all benefits or rejects all possibilities that can cause harm. It can be destructive. The benefit here is interpreted as expressing the pleasure obtained from the effort made.

Meanwhile, damage is meant by harmful and painful consequences. This principle can be obtained by applying halal certification to the products produced. Consumers who use halal-certified products will feel safe and avoid feeling anxious (Rokayah & Ayu, 2023).

The research results show that Indonesian consumers already have excellent halal awareness supported by excellent religious beliefs, health reasons, and logo certification. From here comes the intention of consumers to buy or use halal products. The results show that the demand for halal products is increasing. For this reason, this result must be accompanied by business actors to fulfill the market potential for the great demand for halal products. Otherwise, there will be losses in sales and dissatisfaction of Muslim customers. For this reason, the next section will explain how business actors, especially MSME business actors, implement halal certification.

The following are some of the results of the implementation of the application of halal certification and the perceptions of MSME business actors. The results of the literature search are adjusted to the subject matter "understanding and perception of halal certification of MSME players" with the last 5 (five) years of publication from 2018-2022 as follows:

No.	Author Name, Year of Publication	Publisher	Findings in Research
1	Muawwanah & Makhtum (2022)	<i>Jurnal Bilal</i> <i>Bisnis Ekonomi Halal</i>	Business actors in the Sumenep district have a positive understanding of halal certification, which is reflected in the high ownership of halal certification among them. Some have had certification for a long time, while those who do not have it are in the process of registering. Awareness of the benefits of halal certification, especially in improving product marketing, is evident, especially in large-scale supermarkets. Success certification policy implementation not burdensome for business actors, along with the support of facilities from DISPERINDAG Sumenep Regency and other institutions. This shows the importance of halal

No.	Author Name, Year of Publication	Publisher	Findings in Research
			certification in the marketing strategy of food and beverage products in the Sumenep Regency.
2	Kurniawati & Savitri (2020)	Journal of Islamic Marketing	Studies show a very high level of halal awareness among Indonesian consumers, with aspects of religion, health, and logo certification playing a pivotal role in shaping halal awareness. Consumers in Indonesia
3.	Giyanti & Liquiddanu (2021)	Journal of Islamic Marketing	The results show that internal motivation and organizational commitment positively affect the implementation of halal standards, while external pressure has no significant impact. External pressure affects the depth of implementation of halal standards through internal motivation as a mediating variable. The depth of implementation of halal standards is then related to improved operational performance. This improvement in operational performance can then increase market performance and corporate financial performance. In conclusion, internal motivation and organizational commitment play essential roles in implementing halal standards, and through this process, companies can achieve sustainable performance improvement. Overall the results of this study indicate that.
4.	Mulyono & Hidayat, (2022)	Res Publica: Journal Of Social Policy Issues	Establishing this policy highlights the importance of managing Halal Certification in Indonesia. The problem of overlapping authority can be resolved with Law No. 33 of 2014, so there should be no more polemics regarding governance. Halal Certification in Indonesia.
5.	Rokayah & Ayu (2023)	Journal of Sharia Economic Law	The results of this study show: 1. Production of halal food products with certificates provides

No.	Author Name, Year of Publication	Publisher	Findings in Research
			comfort and certainty for the public. 2. Action is needed to withdraw products from the market, impose administrative sanctions, and confiscate without compensation through pre-market and post-market surveillance. 3. Facilitation is needed for halal certification assistance for food and beverage SMIs, training and certification for halal providers, development of halal product information systems through campaigns and festivals, and plans to establish the halal center in the East Java Provincial Government.
6.	Amalia, Sosianika, & Suhartanto (2020)	Journal of Islamic Marketing	This research shows that purchase intention and habit can independently influence their purchase behavior. In forming purchase intentions, attitude, subjective norms, perceived behavioral control, and religiosity are the determining factors. Necessary in this phenomenon.
7.	Sari (2020)	<i>Novum: Jurnal Hukum</i>	The results showed low legal awareness of MSME business actors regarding ownership of Halal Certificates. The Gresik Regency Cooperative and UKM Office are advised to increase supervision and provide guidance to MSME business actors who still need a Halal Certificate.
8.	Alamanda (2022)	<i>Jurnal Pengabdian Mandiri</i>	The results showed a positive understanding and interest from MSME actors regarding certification. Halal and the concept of halal supply chain.
9.	Shofiyah & Qadariyah, (2022)	<i>Maro: Jurnal Ekonomi Syariah dan Binsin</i>	The results of the study found that the meaning of halal certification for MSMEs that have been halal certified at Bangkalan Regency. Classified into two
10.	Maghfirotin, Istifadhoh, Rolianah,	<i>Jurnal Mandala Pengabdian Masyarakat</i>	The results of the study show that small business actors do not yet have halal certificates because they do not have halal certificates.

No.	Author Name, Year of Publication	Publisher	Findings in Research
	Albar, & Arifiansyah (2022)		
11.	Agustina, Pratikto, Churiyah, & Dharma (2019)	<i>Jurnal Graha Pengabdian</i>	The results showed that providing knowledge and counseling on the importance of halal certification for SMEs in Malang Regency
12.	Resti, (2022)	<i>Jurnal Ekonomi & Ekonomi Syariah</i>	Partially, only the variables of perceived product quality and lifestyle positively and significantly influence halal certificates. Hypothesis three is not proven because the variable perceived value of the product does not show an influence on halal certificates. Simultaneously, the variables of perceived product quality, perceived product value, and lifestyle significantly influence halal certificates.
13.	Novia, Ali, & Nugeraha, (2022)	<i>Jurnal Kompetitif Bisnis</i>	Based on the results of research and data analysis in this study, it shows Product certification has a positive influence on the perceptions of coffee MSME players. Powder in West Lampung Regency
14.	Anisa (2022)	<i>Investama: Jurnal Ekonomi dan Bisnis</i>	The results of this study show that through socialization assistance and online halal certification registration, problems related to applying for halal certificates that are considered difficult can be overcome, providing a positive example for other SMEs in Indonesia the region.
15.	Rido & Sukmana (2021)	Jurnal of Applied Business and Banking (JABB)	The results of this study indicate that halal certification in MSME products Proven ability to increase consumer buying interest and purchasing decisions and increase the sales turnover of MSMEs after having halal certification.

MSMEs are one of the industrial sectors in which the Indonesian people are widely engaged today. MSMEs have an excellent existence in life society. MSME actors must meet

consumer needs and compete in the free market. These demands are a problem because only a few business actors have business legality in the form of certification. Therefore, a perception arises in the minds of business actors (Novia et al., 2022).

Perception has a positive relationship with halal certification; this is explained by the research results where MSME business actors in the West Lampung district are interested in certifying marketed products. Here, there are different perceptions; first, these business actors already understand product certification, and according to them, product certification is 100% important for business continuity. Second, business actors already understand halal certification; according to them, certification is essential for expanding their market. Third, the perception of MSME actors towards halal certification is relatively high, with supporting data from previous research results. This is supported by the research results Muawwanah & Makhtum (2022) Resti (2022), who found that perception positively influences halal certification. Perceiving halal products has good product quality, thus encouraging millennials to buy halal products. Halal certification is an activity that obtains legality or halal legal certainty, which every MSME actor must own. Furthermore, halal certification can optimally increase the income of MSME players appropriately and realize a positive response by consumers to industrial products (Shofiyah & Qadariyah, 2022). Some research results explained that the perception of business actors positively affects the use of halal-certified products.

Halal certification has benefits that can eliminate consumer doubts about using or consuming a product. Halal certification provides provisions on whether a product is eligible for halal certification. The research results Giyanti et al., (2021) show that the application of halal certification positively affects operational performance in the business industry environment. This is where halal certification is not only in the interests of consumers and business actors but also in the interest of the government and MUI itself. So positive is the impact of the use of halal certification in marketed products, then how far the application of halal certification is in the community environment.

Previous research results first show that the awareness of MSME business actors of owning halal certificates could be much higher. It is explained that the factors that influence the legal awareness of MSME business actors in owning halal certificates are their education level and access to information. Second, the research results Maghfirotin et al. (2022) show that the application of halal certification to MSME products is seen as a business complexity in society. So, the application of halal certification to business actors still needs to be

improved; this is because many still need to learn about a halal product guarantee law that requires marketed products to have a halal certificate. Third, the research results Alamanda (2022) show that the low application of halal certification is the low awareness of MSME actors of the benefits of using halal certificates in their products.

There is still a low level of awareness among MSME business actors regarding utilizing halal certification, so the research produced “Urgensi Literasi Sertifikasi Halal Bagi Pelaku Usaha UKM” with increased insight and experience in carrying out the stages of halal certification at LPPOM MUI through CEROL online services can increase productivity and competitiveness for SMEs. Furthermore, the research Rido & Sukmana, (2021) showed that the application of halal certification has been proven to increase consumer buying interest and purchasing decisions and increase the sales turnover of SMEs after obtaining a halal certificate.

Ownership of a halal certificate as an implementation of business actors who apply halal certification to their products. In the reality of social life, MSME actors have the motivation to develop higher-quality businesses. However, due to their limited capabilities, product quality improvement, especially halal products, has stopped. From the study results explained by Agustina et al., (2019) MSME actors who do not have halal certification do so because they do not understand the importance of halal certification and the impact on MSMEs: MSME players do not know how to apply for halal certification for their products, MSME players do not know the usefulness of halal certification, so they choose to postpone processing it, and MSME players consider the process of applying for halal certification to be very complicated.

According to the halal certification policy in Indonesia, it has been in transition since the enactment of Law No. 33 of 2014, where the halal certification obligation began to be implemented from 17 October 2019 to 17 October 2024. Within that period, products that do not have halal certification are not immediately punished but are still allowed to take care of halal certification until the specified time limit. For the implementation of halal certification to run well, there needs to be synergy between the government, business actors, and the community in realizing halal guarantees or products that are traded. Business actors can expand their target market, increase competitiveness, increase production turnover, and, last but not least, increase consumer confidence in the product halalness (Mulyono &

Hidayat, 2022). This is where the concept of Maslahah Mursalah can be realized, where the economic activities carried out can provide Maslahah to the broader community.

E. Conclusion

Micro, Small, and Medium Enterprises (MSMEs) dominate economic activities in Indonesia. Many previous researchers have studied these business actors' application of halal certification. The results of this study summarise the implementation of halal certification of MSME business actors in Indonesia and the perceptions of the business actors themselves. The results show that business actors' perception of halal certification produces different results. Some business actors already understand product certification and even think that product certification is 100% important for business continuity. There are also business actors who already understand halal certification, and according to him, the existence of certification is vital for the expansion of the market he is running.

Furthermore, according to some business actors, halal certification is already reasonably high, with supporting data from previous research results. The implementation of halal certification is still far away compared to the positive perceptions of business actors regarding halal certification because many MSMEs in Indonesia still need to be halal certified. The principle of Maslahah Mursalah is defined as all forms of benefit or rejecting all possibilities that can damage. The existence of this halal certification can provide a sense of security and avoid anxiety in using or consuming a product so that the welfare of the community can be maintained. For this reason, it needs support from all parties, including consumers, producers, LPPOM MUI, and the government, so that the development of MSMEs with halal certification can increase adequately. Therefore, the principle of Maslahah Mursalah can be applied by ensuring all products meet halal standards, providing a sense of security, reducing consumer anxiety, and improving public welfare.

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