

# Assistance of Halal Certification and Sharia Financial Literacy Training for MSME in Bandar Lampung City

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## Abstract

**Purpose:** The need for halal certifications is increasing. People are beginning to care about the halalness of a product, especially in the food and beverage (F&B) industry. In addition, the low level of Islamic financial literacy in the community, especially in MSMEs in Bandar Lampung City, is a strong reason for the service team. Public education about Islamic finance is necessary from an early age, so that people can better understand the concept of Islamic finance and product development and benefits in the last decade.

**Method:** This service uses the concept of mentoring in the form of Focus Group Discussion (FGD) for education and socialization regarding Islamic financial literacy and introduces the morning halal certification process for business actors in the processed food sector.

**Result:** The Community Service Team took the initiative to provide halal certification assistance to MSME partners to increase products.

**Limitations:** This assistance involves only limited MSMEs, and future assistance can involve more MSMEs to obtain a greater impact.

**Contribution:** MSMEs can have more added value and increase their competitive value in the midst of intense business competition.

**Keywords:** *Halal Certification, Islamic Financial Literacy, MSME, Value Added.*

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## 1. Introduction

Currently, the need for halal standard products has become a global trend. People from various parts of the world, including from western countries, are starting to care about the halalness of a product (Warto and Samsuri, 2020). The existence of issues related to halal products, makes producers from various countries compete to meet the requirements in order to obtain halal certification from a trusted institution. Indonesia as one of the market shares for halal products with the largest Muslim population in the world, has increased the need for products that have halal certification (Warto and Samsuri, 2020). This condition is increasingly supported by the discourse on the development of halal tourism by the Ministry of Tourism in Indonesia. Halal-standard products should become product standards, especially in Muslim countries like Indonesia. In this regard, the government has issued a set of rules through Law no. 33 of 2014 concerning Halal Product Guarantee which requires business actors to obtain halal certification for their processed products. Therefore, assistance with halal certification, especially for MSME actors, is an absolute must (Sarfiah, et al., 2019; Africa, 2018; Rezai, et al., 2012). Increasing the competitiveness of Micro, Small and Medium Enterprises (MSMEs) in the digital era is a crucial issue for Indonesia's economic development (Prasetiasari, et al., 2023)

Hashim and Shariff (2016) state that halal training which includes education regarding halal products and efforts to achieve them is a concrete step needed to support the growth of the halal industry as a whole. In order to produce halal practitioners, one quick effort that can be done is through halal

management training. Through halal management training, it is hoped that it can give birth to halal industry players who have competence in both knowledge and skills regarding halal certification (Hashim and Shariff, 2016). Meanwhile, on the other hand, the Islamic financial literacy index based on the results of a survey conducted by the OJK was 8.11% and 11.06% for the Islamic financial inclusion index. This figure is of course very small when compared to similar measures, namely the financial literacy index of 67.82% (Financial Services Authority, 2016). This phenomenon shows that there are still many prospects for Islamic financial institutions to expand, even though their potential has not been utilized to its fullest. The low degree of financial literacy in Islam is touted as the biggest cause of the low penetration of the Islamic economy among Indonesian people (Kardoyo et al., 2018).

The city of Bandar Lampung has similar trends in that few residents have access to savings accounts or Islamic banking products. People are also unfamiliar with the goods sold in sharia pawnshops. Sharief leasing is a relatively obscure concept. Consumers who utilize Islamic financial institutions do so because they are familiar with Islamic law, not because of the institutions' functions, and because they are unfamiliar with the concept of Islamic finance in general (BR and Joni, 2022). Another issue is the "cynical" belief held by some individuals that Islamic financial institutions are hardly distinguishable from other traditional financial institutions. In actuality, not many individuals are aware of the contracts and goods that Islamic financial institutions offer. Additionally, promoting the adoption of Islamic banking products, particularly in the Bandar Lampung region, is hampered by the lack of education among banking practitioner players (BR, et al., 2022). One of the micro businesses that we know does not yet understand about Islamic finance and halal certification is the SME of kantin Teh Wini in Lampung.

Kantin Teh Wini is one of the SMEs that sells food and drinks in the city of Bandar Lampung, located at Jl. Prof. Dr. Soemantri Brojonegoro, Bandarlampung. Based on the picture on the banner at the place of business, it can be seen that the business products do not yet have halal certification. Therefore, this service uses the concept of mentoring in the form of a Focus Group Discussion (FGD) for knowledge sharing about Islamic financial literacy and introduction regarding the morning halal certification process for business actors in the processed food sector.



Figure 1. Photo of Business Partner Location and Products

### ***Halal Certification***

The range of products traded within each sector of commerce in Indonesia is highly diverse, comprising both imported and exported goods. Given the majority Muslim population in the country, the need for halal certification is essential to instill confidence among consumers (Africa, 2018; Rezai & Shamsudin, 2012). Halal certification is of utmost importance because it caters to the needs of the global Muslim population, which numbers over 1.9 billion people. It ensures that products, particularly food, adhere to Islamic dietary laws and are free from any forbidden (haram) ingredients or processes (Ab Talib et al., 2016). This not only respects the religious and cultural beliefs of Muslims but also enhances consumer confidence and trust in the product's authenticity. Halal certification significantly increases sales for several reasons. It opens access to the vast and growing halal market, which spans across Muslim-majority countries and increasingly appeals to non-Muslim consumers who associate halal with quality and hygiene. Halal certification facilitates international trade, as many countries require halal certification for imported products. It's also a marketing advantage, as the halal label assures consumers of the product's purity and adherence to stringent quality standards (Soemitra & Nawawi, 2022; Rezai, et. al., 2012). Furthermore, halal-certified products can be marketed to a broader consumer base, making them appealing to diverse demographics, leading to increased sales and market share (Salindal, 2019).

Halal certification involves a multi-stage process aimed at obtaining a halal certificate, demonstrating compliance with the standards for raw materials, production processes, and the Halal Assurance System (SJH) (Nusran et al, 2018). Halal certification is the recognition of a product's halal status which is issued by BPJPH, based on a written fatwa (religious ruling) from the Indonesian Ulema Council In Indonesia, prior to the enactment of the Halal Product Assurance Law, halal certification was carried out voluntarily by the Indonesian Ulema Council (MUI), with the Technical Assessment Institute for Food, Pharmaceuticals, and Cosmetics (LPPOM) being responsible for technical aspects (Muhamad, 2020). Halal product certification involves a series of procedures that must be undertaken by businesses, whether they are individuals or legal entities, to obtain a halal certificate. This certificate is obtained through a series of inspection stages aimed at demonstrating that the raw materials, production processes, and halal assurance system of a company comply with the standards set by LPPOM MUI (Muhamad, 2020). The certification process is conducted by auditors with expertise in the field, and the halal status is determined based on the fulfilment of halal criteria. If all requirements are met, manufacturers can obtain a halal certificate (Nusran et al., 2018). This certificate is used by manufacturers as a requirement for adding a halal label and registration number to product packaging. The halal label is often used by businesses to fulfil their obligation to provide consumers with information about the halal status of their products.

After the enactment of Law No. 33 of 2014 on Halal Product Assurance (UU JPH) and Government Regulation No. 31 of 2019 on JPH, the procedural system and registration process for halal certification transitioned from being voluntary to mandatory starting from October 17, 2019 (Muhamad, 2020). UU JPH established the Halal Product Assurance Implementation Body (BPJPH) under the Ministry of Religious Affairs. With the implementation of UU JPH, it became compulsory that all products must be halal certified by BPJPH, effective from October 17, 2019. Prior to the issuance of PP JPH, the halal certification process was carried out by the Indonesian Ulema Council (MUI). However, following the issuance of PP JPH, the authority for issuing halal certificates now rests entirely with BPJPH as the primary authority for halal product assurance. In Indonesia, the need for halal certification, especially for sellers of food products, is paramount due to various reasons (Ulya et al., 2020). First and foremost, Indonesia has one of the largest Muslim populations globally, and adhering to Islamic dietary laws is a religious requirement for these consumers. Halal certification ensures that the food products comply with Islamic dietary laws and are free from any forbidden (haram) substances or processes. This not only caters to the spiritual and cultural needs of the Muslim population but also establishes trust and confidence among consumers, as they can be certain that the products are genuinely halal.

Moreover, halal certification has become a key factor in trade and export. Many Muslim-majority countries and international markets demand halal certification as a prerequisite for importing food products. It opens up new business opportunities and expands market reach for Indonesian food producers, promoting economic growth (Abdullah & Azzam, 2020). Moreover, the enforcement of the 2014 Halal Product Assurance Law in Indonesia mandates that all products in the country need to be halal certified, further emphasizing the importance of this certification. Non-compliance with these regulations can result in penalties and hinder market access. Obtaining the halal certification in Indonesia, especially for food sellers, is essential to meet the dietary and religious needs of the local Muslim population, gain access to international markets, comply with legal requirements, and build consumer trust and credibility.

### ***Sharia Financial Literacy***

Sharia financial literacy is crucial for food sellers due to its alignment with Islamic principles and its potential impact on their business (Deviana, 2020). In Islamic finance, adherence to Sharia law is paramount, which prohibits certain financial practices, such as the payment or receipt of interest (riba) and investments in businesses involved in activities like alcohol, gambling, and pork. For food sellers operating in predominantly Muslim markets or serving a diverse customer base, understanding Sharia-compliant finance ensures their offerings are in line with the beliefs and values of their target audience. This, in turn, can help attract and retain a larger customer base, ultimately increasing revenue. Furthermore, a strong grasp of Sharia financial principles empowers sellers to make informed financial decisions (Abdullah et al, 2015). This includes structuring loans or financing in a way that adheres to Sharia guidelines, thereby avoiding interest-based transactions and ensuring financial transactions are compliant. Understanding the principles of Sharia finance can lead to access to a wider range of financial instruments and institutions specializing in Islamic finance, potentially offering more favorable terms, and facilitating business growth. In summary, for food sellers, Sharia financial literacy is not only about religious adherence but also a strategic approach to enhance customer trust, ensure financial compliance, and access a broader array of financial resources to support their business goals.

SME partners need to understand the buying and selling process in accordance with Islamic economic principles. Thus, SMEs are no longer only pursuing profits in the form of money but also blessings from the application of Islamic economic principles (Persada, & Achiria, 2022). On the Other hand, SMEs as economic drivers in Indonesia should have good financial management in planning activities and controlling activities related to business ventures (Febrianty, et al., 2022). Furthermore, MSME entrepreneurs play an important role in achieving per capita prosperity, so that MSME entrepreneurs are expected to play an active role in the national economy (Hasan, et al, 2022). Financial planning for a business is of course very important, for this reason it must be supported by various training and assistance for business actors, especially micro, small and medium businesses (Oktaviani, & Herawaty, 2022).

Sharia financial literacy is a key factor in boosting food sales in Indonesia for several compelling reasons. Indonesia is the world's most populous Muslim-majority country, where adherence to Islamic principles is prevalent (Samori & Rahman, 2013). Given this cultural and religious context, understanding and implementing Sharia-compliant financial practices is essential for food sellers. Offering Sharia-compliant food products and conducting financial transactions in accordance with Islamic principles, food sellers can tap into a vast and devout customer base. This aligns their offerings with the values and beliefs of the majority of Indonesians, which can significantly expand their market reach. In Indonesia, many consumers actively seek out Sharia-compliant options, which can lead to a competitive advantage for food sellers who understand these principles. It not only enhances their reputation but also builds trust among customers, ultimately driving higher sales. Possessing Sharia financial literacy enables food sellers to navigate the intricate world of Islamic finance, access Islamic banks, and utilize Sharia-compliant financing options (Abdullah et al, 2015). This can help them expand their businesses, invest in better-quality ingredients, or even improve marketing efforts, all of which can lead to increased sales. Sharia financial literacy is not only a matter of cultural respect but also a

strategic approach to capture a broader market, enhance reputation, and access financial resources, all of which contribute to increased food sales in Indonesia (Harrigan, 2021).

## **2. Method**

Based on the analysis of the situation in the field, it shows that the main problems faced by partners are the low level of literacy regarding shari'ah financial management, recognizing products provided by shari'ah banking institutions and the lack of knowledge regarding procedures for halal product certification. The description of partner problems is that they do not yet have the understanding, knowledge and skills to carry out MSME finance management in accordance with shari'ah guidance. Another problem is that MSME owners do not have knowledge of halal product certification procedures. This problem requires expertise in Islamic finance and Islamic jurisprudence related to halal product assistance. Based on this, we offer solutions in the form of halal certification assistance activities to increase product competitiveness against competitors and shari'ah financial literacy training to increase the knowledge of business actors in accordance with shari'ah principles in managing the finances of their MSMEs.

When performing community service, we employ a variety of techniques, including:

- 1) Evaluation of MSME financial understanding in its current state. Through literature reviews and interactions with MSME owners, the proposal team tracked the growth of these businesses.
- 2) Organization. At this point, coordination will be done regarding the planned activities to be carried out with MSMEs and the local community.
- 3) Offer sharia financial standardization training and training on a contract basis.
- 4) Providing assistance to the community in attempting to obtain a halal certification.

## **3. Result**

The procedures for this community service activity are Training activities in the form of workshops and questions and answers on material on the basics of shari'ah finance and Halal product certification assistance. Parties Involved in the Activity. Several parties will be involved in this activity:

- 1) PKM proposal team
  - 2) Student
  - 3) MSME business actors
3. Partner Participation

In this activity the SMEs answered interview questions at the time the observations were made. In addition, MSME actors also prepare the places and facilities needed during the activity. To find out the initial condition of the participants' overall abilities on paper, a pre-test will be carried out first using an evaluation sheet. After the pre-test is carried out, the participants will be given sharia financial literacy training and halal certification in the form of delivering material and discussion/questions and answers. After the treatment is carried out, a post-test will be carried out at the end of the activity to see the increase in the ability of the training participants' priests and preachers to use practice/demonstration.

In carrying out the activities we provide a pre-test before the training activities and a post-test after the training activities are given. The difference between before and after the training is the benchmark for the success of the program. In addition, we also made observations of the training participants, covering several aspects, namely: (1) affective (30%); (2) cognitive (35%); (3) psychomotor (35%). Process evaluation was carried out during the activity, where the implementing team carried out the procedures well and saw the enthusiasm of the participants in participating in each activity implementation. In addition, we also ask for feedback in the form of suggestions and input from participants regarding this mentoring activity. Any input provided can be discussed among team members for better mentoring implementation in the future.

#### 4. Conclusion

Halal certification is a statement regarding the halalness of a product produced by a business actor after conducting research and laboratory examination (Hasan, 2014). Currently, the authority that issues halal certification is the Halal Product Guarantee Agency (BPJPH), where previously halal certificates were issued by the Central or Provincial Indonesian Ulama Council (MUI) through their laboratory institutions. This halal product certification assistance activity and shari'ah financial literacy training has a target, namely MSME players engaged in various sectors, especially the food and processed product sector in Bandar Lampung. The main objective of this activity is to provide knowledge about entrepreneurial practices that are in accordance with the basics of sharia contracts.

On the other hand, Literacy in Islamic finance, skills in understanding and realizing an understanding of Islamic finance so as to be able to manage existing finances to achieve the desired goals based on sharia principles (Faridho, 2018; UGM, 2019). In addition, Islamic financial literacy can also be translated as a set of knowledge and mindset in using various products from Islamic financial institutions (Nasution and Fatira, 2019; Mirza, 2019). Based on the analysis of the situation in the field, it shows that the main problems faced by partners are the low level of literacy regarding shari'ah financial management, recognizing products provided by shari'ah banking institutions and the lack of knowledge regarding procedures for halal product certification. The success of this community service program will initiate other MSME actors in obtaining halal certification. In addition, the existence of sharia financial education provides an understanding for business actors to utilize products and services owned by Islamic financial institution.

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