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**THE EFFECT OF HALAL LITERACY AND THE BURDEN OF  
MANAGEMENT COSTS ON THE INTEREST OF MSMEs IN THE HALAL  
CERTIFICATION PROCESS**

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**Abstract**

The low level of halal certification ownership among Micro, Small, and Medium Enterprises (MSMEs) remains a significant issue amidst the increasing market demand for halal products. This issue is thought to be influenced by low halal literacy among business actors and their perceptions of the cost burden of halal certification processing. This study aims to analyze the influence of halal literacy and the cost burden of processing on MSMEs' interest in the halal certification process in Medan City. This study uses a quantitative approach with a survey method. Data collection was conducted through the distribution of online questionnaires using Google Forms to MSMEs in Medan City. The data obtained were then tabulated and analyzed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method through the SmartPLS application. The analysis includes testing the measurement model (validity and reliability) and the structural model to examine the relationship between variables. The results show that halal literacy has a positive and significant effect on MSMEs' interest in processing halal certification. This indicates that the higher the level of understanding of MSMEs regarding the halal concept and the benefits of



certification, the greater their interest in participating in the halal certification process. On the other hand, the burden of administrative costs does not have a significant effect on the interest of MSMEs, which shows that the cost factor is not a primary consideration in business actors' decision-making.

**Keywords:** Halal Literacy, Administration Costs, Halal Certificates

## INTRODUCTION

Indonesia, as the country with the largest Muslim population in the world, has significant potential for developing the halal industry. One crucial aspect of the halal industry is halal certification, which serves as a guarantee that products consumed by the public meet halal standards in accordance with Islamic law. Halal certification not only impacts religious aspects but also has economic and strategic value, particularly for Micro, Small, and Medium Enterprises (MSMEs), the backbone of the national economy. (Pradesyah & Ismail, 2024).

MSMEs play a significant role in driving economic growth, creating jobs, and improving public welfare. However, in practice, many MSMEs still lack halal certification, despite their products having significant potential for the halal market. This indicates a gap between the significant halal market potential and the level of MSME participation in the halal certification process. (Wahyuni et al., 2016).

One factor suspected of influencing the low interest of MSMEs in obtaining halal certification is the level of halal literacy. Halal literacy can be defined as the level of understanding of business actors regarding the concepts of halal and haram, the halal production process, certification procedures, and the economic and social benefits of having a halal certificate. (Sihotang, 2023). MSMEs with low halal literacy tend to view halal certification as unurgent, complicated, or only necessary for large-scale businesses. Conversely, MSMEs with a good understanding of halal are expected to be more aware of the importance of halal certification as a form of moral responsibility and business strategy. (Hasanah, 2023).

In addition to literacy, the cost of obtaining halal certification is also a significant factor influencing MSME interest. The halal certification process is often perceived as requiring relatively high costs, including administration, audits, production process adjustments, and the time required. For MSMEs with limited capital, this cost can be a major barrier to deciding whether to pursue halal



certification.(AH Ismail et al., 2023)The perception that the cost of halal certification is not commensurate with the short-term benefits gained has led some business owners to delay or even be reluctant to apply for certification.

With the implementation of Law No. 33 of 2014 concerning Halal Product Assurance, which mandates halal certification for products distributed in Indonesia, MSMEs are faced with the challenge of being more prepared and adaptive. However, the implementation of this policy still faces various challenges, particularly in the MSME sector.(Julistia et al., 2021). Lack of effective outreach, procedural complexity, and limited access to information are additional factors that can influence business actors' interest in obtaining halal certification.

The interest of MSMEs in obtaining halal certification is crucial because it directly impacts their future business sustainability. This interest is influenced not only by external factors but also by internal factors such as the attitudes, perceptions, and motivations of business owners. In this context, halal literacy serves as a cognitive factor shaping MSMEs' perceptions of the urgency of halal certification, while the cost of obtaining halal certification serves as an economic factor influencing the rational considerations of business owners.(JOANNA, 2022).

Research on the influence of halal literacy and processing costs on MSMEs' interest in obtaining halal certification is crucial. The results are expected to provide an empirical overview of the factors influencing MSMEs' decisions to obtain halal certification. The research findings can also serve as a basis for the government, relevant institutions, and other stakeholders in formulating more effective policies, such as simplifying procedures, providing cost subsidies, and enhancing education and outreach programs related to halal certification.(Amri et al., 2025).

Furthermore, this research is expected to contribute academically to the development of Islamic economics and MSME management studies, particularly regarding business actor behavior in facing regulations and halal market opportunities. By understanding the influence of halal literacy and cost burdens more deeply, appropriate strategies can be formulated to increase MSME participation in halal certification programs, enabling MSME products to compete in both national and global markets.(Amri et al., 2025).

Based on this description, it can be concluded that halal literacy and administrative costs are two important factors that deserve scientific study in relation to MSMEs' interest in obtaining halal certification. Therefore, this study, entitled "The Influence of Halal Literacy and Administrative Costs on MSME



Interest in the Halal Certification Process," is relevant and strategic to support the strengthening of the halal industry ecosystem in Indonesia.

## LITERATURE REVIEW

### Halal Literacy

Halal literacy is the level of understanding of individuals or business actors regarding the concept and principles of halal from an Islamic sharia perspective, including those related to ingredients, production processes, distribution, and product consumption. Etymologically, "halal" means something permitted (mubah) according to Islamic law, while "haram" refers to something prohibited. Halal literacy encompasses not only basic knowledge of halal and haram but also an understanding of product halal standards, halal assurance systems, and halal certification procedures. (Kaemuddin et al., 2023).

In the context of MSMEs, halal literacy is a crucial factor because it plays a role in raising awareness among business owners regarding the importance of maintaining the halal status of their products. A high level of halal literacy tends to encourage business owners to be more concerned with raw material selection, production equipment hygiene, and compliance with applicable regulations. Conversely, low halal literacy can lead MSME owners to view halal aspects as secondary, thus reducing their incentive to pursue halal certification. (AH Ismail & Pradesyah, 2024).

Halal literacy also serves as cognitive capital in business decision-making. The better MSMEs understand the benefits of halal certification, both religiously and economically, the greater their likelihood of interest in obtaining it. Therefore, halal literacy can be positioned as a crucial variable influencing MSMEs' behavior and interest in halal certification.

### Halal MSMEs

Halal MSMEs are micro, small, and medium enterprises whose production activities adhere to Islamic sharia principles, particularly regarding the halal nature of raw materials, production processes, storage, and product distribution. Halal MSMEs are not solely profit-oriented but also prioritize Islamic business ethics such as honesty, fairness, responsibility, and business blessings.

MSMEs play a strategic role in the Indonesian economy, absorbing a large workforce and reaching out to communities at all levels, even in rural areas. In the context of the halal industry, halal MSMEs are a crucial part of strengthening the national halal ecosystem. Halal-labeled MSME products have a competitive advantage because they can increase consumer trust, expand market share, and



enhance product competitiveness in both domestic and international markets. (A. Ismail & Pradesyah, 2020).

The flexible and adaptive characteristics of MSMEs offer significant potential for developing halal products. However, MSMEs also face various limitations, such as limited capital, access to information, human resources, and regulatory understanding. These limitations often hinder the optimal development of halal businesses, including the halal certification process. In this study, the concept of halal MSMEs is understood as business units committed to implementing halal values in their business processes, whether they already have halal certification or are still in the process of obtaining it. (Listiwati et al., 2022).

### **Halal Certificate**

A halal certificate is a written fatwa issued by an authorized institution, stating that a product has met the halal requirements according to Islamic law. In Indonesia, halal certification is administered by the Halal Product Guarantee Agency (BPJPH) in collaboration with the Halal Inspection Institute (LPH) and the Indonesian Ulema Council (MUI), which issues halal fatwas. (Wahyuni et al., 2023).

Halal certification aims to provide legal certainty and assurance to consumers, particularly Muslim consumers, that the products they consume are safe and comply with religious requirements. For businesses, halal certification serves as a strategic tool to increase consumer trust, strengthen brand image, and expand market access, including export markets that require halal standards.

The halal certification process involves several stages, including registration, document review, product halal audit, and halal fatwa issuance. This process requires administrative, technical, and financial readiness from business actors. Therefore, the perceived ease or difficulty of the process, as well as the cost, significantly influence MSMEs' interest in applying for halal certification.

In this study, halal certification is viewed as a formal form of legality for a product's halal status, which is a crucial factor in building MSME competitiveness and increasing consumer trust. The relationship between halal literacy, halal MSME characteristics, and halal certification serves as a theoretical basis for analyzing MSME interest in obtaining halal certification. (Munawaroh et al., 2024).

### **RESEARCH METHOD**

This research uses a quantitative approach with a survey method. The population in this study were Micro, Small, and Medium Enterprises (MSMEs) in Medan City. Data collection was conducted by distributing an online



questionnaire using Google Forms to MSME respondents. The research instrument consisted of closed-ended statements compiled using a Likert scale to measure halal literacy, administrative costs, and MSME interest in obtaining halal certification. After all data was collected, it was tabulated and processed into numerical data. (Mart & Mart, 2021).

The next stage was data analysis using the SmartPLS application using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method. The analysis was conducted through testing the measurement model (outer model), which included validity and reliability tests, and the structural model (inner model) to examine the relationships between variables and the research hypotheses. The results of the analysis were used to draw conclusions regarding the influence of halal literacy and processing costs on MSMEs' interest in the halal certification process.

The hypotheses proposed in this study are as follows:

- 1 H<sub>0</sub> : There is an influence of Halal Literacy (X<sub>1</sub>) on the Interest of MSMEs (Y) in managing Halal Certificates  
H<sub>a</sub> : There is no influence of Halal Literacy (X<sub>1</sub>) on the Interest of MSMEs (Y) in managing Halal Certificates
- 2 H<sub>0</sub> : There is an influence of administration costs (X<sub>2</sub>) on the interest of MSMEs (Y) in processing Halal Certificates.  
H<sub>a</sub> : There is no influence of administration costs (X<sub>2</sub>) on the interest of MSMEs (Y) in processing Halal Certificates.
- 3 H<sub>0</sub> : There is a simultaneous influence of Halal Literacy (X<sub>1</sub>) and Administration Costs (X<sub>2</sub>) on the Interest of MSMEs (Y) in administering Halal Certificates.  
H<sub>a</sub> : There is no simultaneous influence of Halal Literacy (X<sub>1</sub>) and Administration Costs (X<sub>2</sub>) on the Interest of MSMEs (Y) in administering Halal Certificates.

## RESULTS AND DISCUSSION

This section presents research results obtained from distributing questionnaires to MSMEs in Medan regarding halal literacy, processing costs, and interest in obtaining halal certification. The collected data were then tabulated and analyzed using the SmartPLS application to test validity, reliability, and relationships between variables. The presentation of these results is expected to



provide an objective and systematic overview as a basis for discussion and conclusion.

**Table.1.**  
**Outer Loading Test Results**

	BBP_(X2)	LTH_(X1)	MUPPSH_(Y)
X1.5		0.826	
X1.7		0.769	
X1.8		0.920	
X1.9		0.900	
X2.3	0.900		
X2.4	0.795		
Y3			0.805
Y4			0.914
Y6			0.886

Table 1 presents the results of the outer loading test, which illustrates the strength of the relationship between indicators and their respective latent constructs. For the Halal Literacy variable (LTH/X1), the loading value for indicator X1.5 is 0.826, for X1.7 0.769, for X1.8 0.920, and for X1.9 0.900. These values indicate that all indicators in the Halal Literacy variable have a strong correlation with the construct being measured, as they are above the recommended minimum limit of 0.70. This indicates that the statement items used are able to adequately represent the concept of halal literacy.

For the variable "Administration Cost Burden" (BBP/X2), indicator X2.3 has a loading value of 0.900 and X2.4 has a loading value of 0.795. These results indicate that both indicators contribute significantly to the construction of the administration cost burden. High loading values indicate that respondents have a relatively consistent perception of the financing aspect of the halal certification process.

Meanwhile, for the variable "MSME Interest in Halal Certification Management" (MUPPSH/Y), indicator Y3 has a loading value of 0.805, Y4 0.914, and Y6 0.886. These results indicate that these indicators strongly represent MSME interest. Overall, the outer loading results in this table indicate that all indicators have met the convergent validity criteria and are suitable for use in the next stage of analysis.

**Table 2.**  
**Construct Reliability and Validity**

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
BBP_(X2)	0.622	0.667	0.837	0.721
LTH_(X1)	0.878	0.899	0.916	0.732
MUPPSH_(Y)	0.839	0.858	0.903	0.756

Table 2 illustrates the results of the reliability and construct validity tests, including Cronbach's Alpha, rho\_A, Composite Reliability, and Average Variance Extracted (AVE). For the BBP variable (X2), the Cronbach's Alpha value of 0.622 indicates a sufficient level of internal consistency, although still within the acceptable lower limit for exploratory research. However, the Composite Reliability value of 0.837 indicates that overall, this construct still has good reliability. The AVE value of 0.721 also indicates that more than 72% of the indicator variance can be explained by the latent construct.

For the LTH variable (X1), the Cronbach's Alpha value of 0.878 and Composite Reliability of 0.916 indicate excellent levels of consistency and reliability. The AVE value of 0.732 indicates that the halal literacy construct has strong convergent validity, where most of the indicator variance can be explained by the construct.

For the MUPPSH (Y) variable, the Cronbach's Alpha value of 0.839 and Composite Reliability of 0.903 indicate that the instrument used to measure MSME interest has high reliability. The AVE value of 0.756 reinforces the finding that this construct has good validity. Thus, overall, this table shows that all constructs in this study have met the required reliability and validity criteria.

**Table 3.**  
**Fornell-Larcker Criterion**

	BBP_(X2)	LTH_(X1)	MUPPSH_(Y)
BBP_(X2)	0.849		
LTH_(X1)	0.199	0.856	
MUPPSH_(Y)	0.211	0.474	0.870

Table 3 displays the results of the Fornell-Larcker Criterion test used to test the discriminant validity between constructs. The diagonal values in the table indicate the square root of the AVE, while off-diagonal values indicate the correlation between constructs. The BBP variable has an AVE root value of 0.849,



LTH of 0.856, and MUPPSH of 0.870. These values are greater than the correlations between constructs below it, such as the correlation between BBP and LTH of 0.199, and between LTH and MUPPSH of 0.474.

These results indicate that each construct has a good level of uniqueness and is able to differentiate itself from other constructs in the model. In other words, each latent variable in this study measures a different concept and does not overlap excessively.

**Table 4.**  
**Collinearity Statistics (VIF)**

	VIF
X1.5	2,216
X1.7	2,227
X1.8	3,743
X1.9	2,889
X2.3	1,255
X2.4	1,255
Y3	1,682
Y4	2,478
Y6	2,215

Table 4 shows the results of the multicollinearity test using the Variance Inflation Factor (VIF). The VIF values for the halal literacy indicators (X1.5, X1.7, X1.8, and X1.9) range from 2.216 to 3.743. These values are still below the critical VIF limit of <5, indicating the absence of serious multicollinearity problems.

The cost burden variable (X2.3 and X2.4) has a VIF value of 1.255, indicating a very low correlation between the indicators. For the MSME interest indicators (Y3, Y4, and Y6), the VIF values range from 1.682 to 2.478, which is also within safe limits. Thus, this table indicates that the model does not experience multicollinearity and is worthy of further analysis.

**Table 5.**  
**Path Coefficients**

	BBP_(X2)	LTH_(X1)	MUPPSH_(Y)
BBP_(X2)			0.121
LTH_(X1)			0.450
MUPPSH_(Y)			



Table 5 presents the path coefficients, which illustrate the direction and strength of the influence between the latent variables in the structural model. The results indicate that the BBP (X2) variable influences MUPPSH (Y) by 0.121. This value indicates a positive, albeit relatively weak, influence. This means that the greater the perceived cost burden, the greater the tendency to increase interest in MSMEs, although the effect is not particularly strong.

Meanwhile, the effect of the LTH variable (X1) on MUPPSH (Y) shows a coefficient value of 0.450. This value indicates a fairly strong positive influence between halal literacy and MSME interest. This means that the higher the level of understanding of MSME actors regarding the concept of halal and halal certification, the greater their interest in applying for halal certification.

Table 6. R square

	R Square	R Square Adjusted
MUPPSH_(Y)	0.239	0.198

Table 6 shows the results of the coefficient of determination (R Square) for the dependent variable, namely MSME Interest (MUPPSH/Y). The R Square value of 0.239 indicates that halal literacy and the burden of processing costs together are able to explain approximately 23.9% of the variation in MSME interest in processing halal certification. The Adjusted R Square value of 0.198 indicates that after accounting for the number of independent variables, the model is still able to explain approximately 19.8% of the variation in MSME interest behavior.

These findings indicate that although the model has sufficient explanatory power, there are still other factors outside the research variables that influence MSME interest, such as government support, ease of procedures, influence of the business environment, and market opportunities.

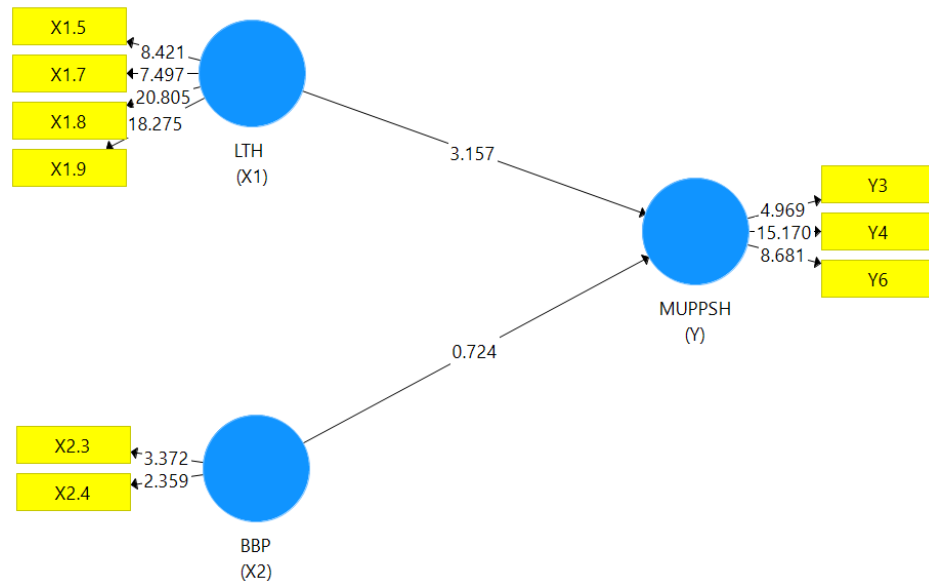
Table 7. Statistical Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
BBP_(X2) -> MUPPSH_(Y)	0.121	0.177	0.167	0.724	0.470
LTH_(X1) -> MUPPSH_(Y)	0.450	0.466	0.143	3,157	0.002



Table 7 presents the results of the significance test of the influence between variables using T-statistics and P-values. For the relationship between BBP (X2) and MUPPSH (Y), the T-statistic value was 0.724, and the P-value was 0.470. This value is below the critical T-statistic value of 1.96 and above the significance threshold of 0.05, which means that the effect of administrative costs on MSME interest is not statistically significant.

In contrast, for the relationship between LTH (X1) and MUPPSH (Y), the T-statistic value was 3.157, and the P-value was 0.002. This value indicates that the influence of halal literacy on MSME interest is positive and statistically significant. In other words, increasing halal literacy has been proven to significantly increase MSME interest in obtaining halal certification.



**Inner model**

The inner model (structural model) displays the relationships between variables in the form of a path diagram. The figure shows an arrow from the Halal Literacy variable to MSME Interest with a coefficient value of 0.450, and an arrow from the Cost Burden variable to MSME Interest with a coefficient value of 0.121. The R-square value listed for the MSME Interest construct of 0.239 indicates the extent of the two independent variables' contribution in explaining the dependent variable.

Visually, this figure shows that the pathway from halal literacy to MSME interest appears more dominant than the pathway from cost burden. This confirms the statistical analysis, which found that cognitive factors and understanding of MSMEs are more important determinants of their interest than cost alone.



## Discussion

This study aims to analyze the influence of halal literacy and the cost of halal certification on MSMEs' interest in obtaining halal certification in Medan City. Data processing using SmartPLS yields interesting findings relevant to empirical conditions in the field, particularly in the context of halal industry development in the MSME sector.

Based on the results of the structural model test, the halal literacy variable was proven to have a positive and significant influence on MSMEs' interest in obtaining halal certification. This finding indicates that the higher the level of understanding of MSMEs regarding the halal concept, the benefits of certification, and the procedures for obtaining halal certification, the greater their interest in obtaining such certification. This is in line with the Theory of Planned Behavior, which states that an individual's knowledge and attitudes play a significant role in shaping their intention or interest in a behavior.

Halal literacy in this study encompasses not only an understanding of halal and haram but also an awareness of the importance of halal assurance as a form of moral and social responsibility to consumers. MSMEs with good halal literacy tend to view halal certification as a long-term investment to increase consumer trust and product competitiveness. This finding reinforces the notion that ongoing education and outreach play a strategic role in encouraging MSMEs to more actively participate in halal certification programs.

On the other hand, the research results show that the variable of halal certification costs does not significantly influence MSME interest. Although theoretically, costs are often considered a major obstacle in business decision-making, the results of this study indicate that cost is not the primary determinant in MSME interest in obtaining halal certification. This can be interpreted as meaning that some MSMEs are beginning to view certification costs as reasonable and commensurate with the benefits they will receive.

This finding could also be due to the government's facilitation and subsidy program for halal certification costs, which has been running for several years, reducing the perception of high costs among MSMEs. Furthermore, the free halal certification (self-declaration) scheme for low-risk MSMEs has also contributed to reducing the influence of cost factors on decision-making.

The coefficient of determination (R Square) of 0.239 indicates that halal literacy and cost burden together can only explain approximately 23.9% of the variation in MSME interest. This indicates that MSME interest in obtaining halal certification is a complex phenomenon and is influenced by many other factors outside this research model. These other factors include perceived ease of



procedures, government support, the role of mentoring from related institutions, market pressure, business actor confidence, and social and cultural factors.

The findings of this study have important implications for various parties. For the government and related institutions, these results indicate that improving halal literacy must be a top priority in accelerating halal certification for MSMEs. Training programs, outreach, and technical assistance need to be continuously improved, providing not only administrative information but also an understanding of the strategic value of halal certification. A sustainable educational approach is believed to be able to foster positive attitudes and raise awareness among MSMEs.

For MSMEs, the results of this study demonstrate that increasing knowledge and understanding is key to developing halal-based businesses. Strong halal literacy will empower businesses to be better prepared to face market and regulatory demands and capitalize on the growing halal market opportunities.

Academically, this research enriches the study of MSME behavior in the context of Islamic economics, particularly regarding the factors influencing interest in halal certification. The finding that halal literacy has a more dominant influence than cost opens up opportunities for further research to develop a more comprehensive model by adding other relevant variables.

Thus, this discussion confirms that halal literacy is a key factor in increasing MSME interest in obtaining halal certification, while cost tends not to be a major barrier. This suggests that strategies to strengthen the halal ecosystem need to focus more on education, mentoring, and simplifying information for MSMEs.

## CONCLUSION

The results of the study indicate that halal literacy has a positive and significant impact on MSMEs' interest in obtaining halal certification in Medan City. The higher the level of understanding of MSMEs regarding the concept and benefits of halal certification, the greater their interest in participating in the certification process. Meanwhile, the burden of processing costs did not significantly affect MSME interest, indicating that cost is not a primary consideration for business actors. This study confirms that increasing halal literacy is a key factor in encouraging MSME participation in the halal certification program, although there are other factors outside the model that require further investigation.

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