

FISHBEIN MODEL OF CONSUMER DECISIONS ON HALAL REGISTERING

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Abstract

The rapid development of the halal industry today requires business actors to have halal certification for their products. In response to the increasing preference for halal certification among MSMEs, the Halal Hub MSME institution presents to assist MSMEs in the halal certification process. This study aimed to determine the attributes consumers consider when registering for halal with the assistance of the Halal Hub MSME institution in Sumenep City. The sample used was 50 MSMEs obtained from the Halal Hub MSME data. Existing data was analyzed using Fishbein analysis. The results showed that consumer considerations in registering halal with the assistance of the Halal Hub MSME institution in Sumenep City, as well as the attributes of physical evidence, responsiveness, assurance, and empathy of employees, have a positive value. In contrast, the reliability attribute has a very positive consumer attitude value. Suggestions for this institution are to maintain the services provided because, according to the total consumer attitude in Fishbein analysis, all service attributes provided to business actors have positive.

Keywords : Fishbein Model, Halal, Halal Institution, , MSMEs

INTRODUCTION

The rapid development of the halal industry today has attracted the attention of various parties. As a country with a majority Muslim population, it is important to always consider whether the buying and selling activities carried out are in accordance with Islamic teachings. "Halal" refers to products that are allowed to be sold because they have met the requirements of halalness according to Islamic law. The product must be produced using ingredients that are not prohibited, and if it comes from an animal, the animal must be slaughtered in accordance with Islamic law (Lestari & Supriyanto, 2022). MSMEs that exist in Indonesia. According to the Central Bureau of Statistics (BPS) in 2023, there were 42 million MSME units in Indonesia (Badan Pusat Statistik, 2023). The number of MSMEs in Indonesia requires them to have halal certification in order to provide their own trust to consumers. The decision of business actors to register for



halal certification is a strategic step in ensuring their products are accepted by consumers, especially in markets where the majority are Muslim (Pratama, 2024). Halal certification is not only about complying with regulations, but also about providing assurance to consumers that the products they consume are in accordance with sharia principles. Increasing consumer awareness of the importance of consuming halal food because they have the belief that halal products provide higher quality and are safer (Hidayati, 2024)..

In response to the increasing need for halal certification among MSMEs, there are institutions such as the UMKM Halal Hub. This institution aims to assist MSMEs in the halal certification process, support the development of products that comply with halal standards, and provide assistance services until they obtain this certification. UMKM Halal Hub is able to support MSMEs in Sumenep by providing training facilities related to branding and product packaging, as well as providing training and assistance in the process of making PIRT, NIB, halal certification, and BPOM. The existence of services at this institution is expected that business actors can more easily understand and fulfill the requirements needed in the halal certification process. However, in order for this service to be optimally utilized by MSMEs, it is important to understand what factors influence the decision of business actors to register halal at the UMKM Halal Hub institution.

To understand what factors influence the decision of business actors to register halal, we can use the fishbein model, also known as the multiattribute attitude model, which is a model that describes consumer attitudes towards a product. This model emphasizes that consumer attitudes are influenced by the various attributes possessed by the product. It can be said that each product attribute plays a role in shaping consumers' overall views of the product (Amalina & Harti, 2021). The fishbein model can be used as an approach to understand how attitudes and service attributes influence consumer decisions, in this case MSME actors, to register halal. The Fishbein model focuses on evaluating consumer attitudes towards certain attributes of a service, which are then linked to intentions and decisions to consume or use the service (Astuti et al., 2019). Attitude towards behavior refers to an individual's positive or negative assessment of the act of registering for halal certification, which can be influenced by their perceptions of the services they can feel when business actors are assisted by this UMKM Halal Hub institution.

In this case, the service attributes evaluated include physical evidence, reliability, responsiveness, empathy, and certainty (Gumelar & Prasetyanto, 2023). These five service attributes certainly greatly influence the decision of business actors to register halal at the UMKM Halal Hub institution. So that this study aims to determine the attributes that are considered by consumers in registering halal with the assistance of the UMKM Halal Hub institution in Sumenep City.

LITERATURE REVIEW

Knowing consumer attitudes towards the decision to register for halal certification is very important, because consumer attitudes are a reflection of their feelings towards an object, including whether or not they like a product, which is influenced by beliefs about the various attributes and benefits that the product has (Pramukti et al., 2024). This attitude is formed from perceptions of the product and the results of learning, both from personal experience and from the experiences of others, which can be positive or negative (Yansih et al., 2023). Meanwhile, MSMEs are productive business units that stand alone, are managed by individuals or business entities, and operate in various economic sectors (Gonibala et al., 2019). MSMEs play an important role in accelerating economic recovery, supporting priority programs, and developing leading sectors (Margolang et al., (2024).

In the context of the food business, halal certification is important to ensure products comply with Islamic law (Salam et al., 2022). The purpose of a halal certificate is to guarantee the halalness of a product so that it can fulfill consumer rights (Roayada et al., 2023). This certification is issued by BPJPH on the basis of the MUI fatwa, which emphasizes that halal standards play a major role in building consumer confidence, where halal labels on products can increase confidence and potential profits for business actors (Syaifudin & Fahma, 2022). Consumer purchasing decisions, which include how individuals, groups, and organizations choose and use products to meet needs, are influenced by different consumer behaviors (Kotler & Keller, 2009).

Analyzing this decision is important because it provides an overview of consumer expectations, so that the products offered match their wishes (Paramita et al., 2022). The Fishbein model can be used in this analysis, because this model shows that consumer attitudes towards a product are formed from their beliefs about various attributes that are considered important. By identifying the relevant attributes, we can understand how consumers' overall view of the product is formed (Amalina & Harti, 2021). The Fishbein model can be used in research on consumer behavior towards a product, which is formed from consumer beliefs and beliefs about certain attributes of the product. Consumer perceptions of these attributes have varying degrees of importance, depending on the attributes that consumers consider most relevant (Astuti et al., 2019).

Research Gumelar & Prasetyanto, (2023) The results of a study conducted on the Rancaekek train station service show that the average value of respondents' attitudes (Ao) towards each attribute is in the good category, with a value between 18.532 to 15.549. The attribute that gets the highest rank in the eyes of passengers is reliability with a value of 18.532, this indicates that passengers feel very satisfied and this attribute needs to be appreciated and maintained. Conversely, the empathy attribute ranks lowest, with a respondent attitude value of 15.549, indicating that passengers are less satisfied and require improvement at this attribute. Research conducted by Rahman & Destiarni, (2023) on consumer confidence in Bebek Sinjay's halal certification shows that the attribute that consumers pay most attention to is the presence of a halal logo. Further



evaluation revealed that the majority of consumers have a preference for non-pork food. Based on consumer attitude analysis, it is known that consumers are in the category of liking the product. Ranking consumer attitudes towards the attributes of Bebek Sinjay shows that the halal logo inclusion attribute has the highest Ao value, making it the most considered factor by consumers.

RESEARCH METHOD

This research was conducted on MSMEs assisted by the Halal Hub MSME Institution Sumenep in making NIB, PIRT, Halal Certification, or BPOM numbers. The selection of research locations was carried out by purposive sampling, with the consideration that the Halal Hub UMKM Institution is one of the institutions that can assist MSMEs in carrying out the halal certification process. This research was conducted from September-December 2024. This research is quantitative descriptive research. The data collection method was carried out through interviews and distributing questionnaires to respondents, then processed using SPSS software. The five dimensions analyzed in this study are physical evidence, reliability, responsiveness, assurance, and empathy of UMKM Halal Hub employees.

The data population in this study are MSMEs that are assisted in making halal certification for their businesses by the UMKM Halal Hub institution. The number of samples in the study were 50 samples of MSMEs assisted by this institution. The analytical approach used in this study includes the Fishbein multi-attribute attitude model. The Fishbein model is used to evaluate the relationship between consumer knowledge about products and their attitudes. This Fishbein model helps assess how various product attributes affect consumers' overall perceptions according to the Fishbein model (Manalu et al., 2024) by using the following formula:

$$A_o = \sum_{i=1}^n b_i \cdot e_i$$

Description:

A_o = Consumer attitude towards the object

b_i = The level of consumer confidence in the i -th attribute of the object

e_i = Evaluation of consumer importance of the i -th attribute on the object

N = Number of consumer trust

*) A_o (+) means that consumer attitudes towards the product are positive

*) A_o (-) means that the consumer's attitude towards the product is negative

The steps in the Fishbein analysis briefly include measuring attribute importance and evaluating beliefs about attributes. With this step, it can be seen which attributes have the highest importance. Assessment of consumer attitudes towards an attribute is carried out using a Likert scale. Consumer perceptions of the attributes of the Halal Hub MSME Service can be measured using an interpretation scale (interval scale), which is obtained by subtracting the maximum and minimum values, then dividing by the number of scales (in this case 5). Therefore, the interval scale used is 0.8.

Table 1. Scale Range of Trust Level (bi) and Importance Evaluation Level (ei)

Category	Interpretation	Total Value
Trust Level (bi)	Strongly Disagree	$1 \leq bi < 1.8$
	Disagree	$1.8 \leq bi \leq 2.6$
	Neutral	$2.6 \leq bi \leq 3.4$
	Agree	$3.4 \leq bi \leq 4.2$
	Strongly Agree	$4.2 \leq bi \leq 5$
Importance Evaluation Level (ei)	Very Unimportant	$1 \leq ei < 1.8$
	Not Important	$1.8 \leq ei \leq 2.6$
	Neutral	$2.6 \leq ei \leq 3.4$
	Important	$3.4 \leq ei \leq 4.2$
	Very Important	$4.2 \leq ei \leq 5$

Source (Masita et al., 2024)

Assessment of consumer attitudes towards the five attributes of the Halal Hub MSME Service is carried out by calculating using an interval scale to measure consumer attitude criteria. This method involves subtracting the maximum value obtained from multiplying the maximum confidence level (bi) and the maximum importance evaluation level (ei) (Table 1) by the minimum value of the total number of attributes, then dividing by the maximum value. The result of this calculation is $(25-1)/5 = 4.8$, which is then used to compile the consumer attitude criteria table. These results were then used to obtain the following consumer attitude criteria table:

Table 2. Consumer Attitude Criteria (Ao)

Level of Importance	Value
Very negative	$1 \leq Ao < 5.8$
Negative	$5.8 \leq Ao \leq 10.6$
Neutral	$10.6 \leq Ao \leq 15.4$
Positive	$15.4 \leq Ao \leq 20.2$
Very positive	$20.2 \leq Ao \leq 25.0$

Source (Kusmaria & Fitri, 2022)

RESULTS AND DISCUSSION

Fishbein Analysis

The results of distributing questionnaires that have been carried out to MSMEs assisted by the UMKM Halal Hub institution are then mapped in tables 3, 4, and 5 to see consumer assessments of the level of trust and the level of trust evaluation of the service

attributes of the UMKM Halal Hub, as well as the calculation of consumer attitudes of the UMKM Halal Hub.

Trust Level (Bi)

Based on the questionnaire data given to MSMEs in table 3, based on the five dimensions of service of the UMKM Halal Hub Institution, namely in the aspects of Physical Evidence, Reliability, Responsiveness, Assurance, and Empathy, it shows that the reliability attribute has the highest trust value with a strongly agreed category. This attribute consists of halal assisting staff skills in conveying halal information and guidance to business actors with a value of (4.44), employee understanding of halal certification regulations, processes and standards with a value of (4.5), the level of accuracy of employees in inputting data with a value of (4.5). The second order attribute is the responsiveness attribute with a total value of (4.472) which consists of the speed and accuracy of employees in completing tasks with a value of (4.34), the ability of employees to respond to complaints, criticisms, or suggestions from business actors with a value of (4.46), the ability of employees and management of UMKM Halal Hub to use input from business actors with a value of (4.64), employees immediately handle the needs of business actors even though there is no prior notification with a value of (4.4), and employee readiness to provide in-depth consultation to business actors who do not understand with a value of (4.52).

In the third order, namely empathy with a total score of (4.46) which consists of employees always showing a friendly, polite, and respectful attitude towards business actors with a score of (4.5), employees are patient in dealing with business actors who do not understand the explanation given with a score of (4.54), UMKM Halal Hub employees pay attention to business actors who need help with a score of (4.48), employees pay attention equally to business actors with a score of (4.32). The fourth sequence is certainty assurance with a total score of (4.39) which consists of assistants being able to explain each step in the certification process clearly to business actors with a value of (4.56), employees understand the duties of each employee with a value of (4.52), The UMKM Halal Hub parking area is large and equipped with CCTV with a value of (4.02), Assisted to completion and obtained NIB, PIRT, Halal Certification or BPOM number with a value of (4.48).

Then for the last sequence, namely physical evidence with a total bi value of (4.32) which consists of the attributes Cleanliness of floors and work areas, from garbage or dirt (dust) in public areas with a value of (4.36), Neatness of the overall arrangement of UMKM Halal Hub tables and chairs with a value of (4.22), The interior design of the UMKM Halal Hub is attractively arranged with a value of (4.1), employees appear uniform in terms of wearing clothes and other attributes with a value of (4.4), employees maintain personal neatness even though they have worked for a long time with a value of (4.24), and office facilities equipped with technology to support operations with a value of (4.64).

Therefore, based on the level of trust, business actors really trust the following five attribute dimensions, namely based on physical evidence, reliability, responsiveness, assurance and empathy. This is in line with research conducted by (Nurhayati, 2023) where the results of his research show that physical evidence, reliability, responsiveness, assurance, and empathy contribute to customer satisfaction of CV Pasma Buana Mandiri.

Table 3. Trust Level (bi)

Dimensions	Attributes	Trust Level (Bi)	Category			Order
Physical Evidence	Y1	4.36	Strongly Agree	4.327	Strongly Agree	5
	Y2	4.22	Strongly Agree			
	Y3	4.1	Agree			
	Y4	4.4	Strongly Agree			
	Y5	4.24	Strongly Agree			
	Y6	4.64	Strongly Agree			
Reliability	Y7	4.44	Strongly Agree	4.48	Strongly Agree	1
	Y8	4.5	Strongly Agree			
	Y9	4.5	Strongly Agree			
Responsiveness	Y10	4.34	Strongly Agree	4.472		
	Y11	4.46	Strongly Agree			



	Y12	4.64	Strongly Agree		Strongly Agree	2
	Y13	4.4	Strongly Agree			
	Y14	4.52	Strongly Agree			
Certainty Guarantee	Y15	4.56	Strongly Agree	4.395	Strongly Agree	4
	Y16	4.52	Strongly Agree			
	Y17	4.02	Agree			
	Y18	4.48	Strongly Agree			
Empathy	Y19	4.5	Strongly Agree	4.46	Strongly Agree	3
	Y20	4.54	Strongly Agree			
	Y21	4.48	Strongly Agree			
	Y22	4.32	Strongly Agree			

Source: Research Data, Processed

Trust Evaluation Level (ei)

Based on table 4, it can be seen that of the five dimensions of the service attributes of the UMKM Halal Hub in the city of Sumenep, four of them have a very important category, namely the certainty guarantee attribute in the first place with a total ei value of (4.47) which consists of assistants being able to explain each step in the certification process clearly to business actors with a value of (4.44), employees understand the duties of each employee with a value of (4.28), The UMKM Halal Hub parking area is spacious and equipped with CCTV with a value of (4.94), Assisted to completion and obtained NIB, PIRT, Halal Certification or BPOM number with a value of (4.22).

Reliability is in second place with an ei value of (4.42) which consists of halal assisting employee skills in conveying halal information and guidance to business actors with a

value of (4.26), employee understanding of halal certification regulations, processes and standards with a value of (4.52), the level of accuracy of employees in inputting data with a value of (4.5). The third order is responsiveness with a total *ei* value of (4.28) which consists of the speed and accuracy of employees in completing tasks with a value of (4.32), the ability of employees to respond to complaints, criticisms, or suggestions from business actors with a value of (4.04), the ability of employees and management of UMKM Halal Hub to use input from business actors with a value of (4.3), employees immediately handle the needs of business actors even though there is no prior notification with a value of (4.32), and employee readiness to provide in-depth consultation to business actors who do not understand with a value of (4.42).

In fourth place, namely empathy with a total *ei* value of (4.21) which consists of employees always showing a friendly, polite, and respectful attitude towards business actors with a value of (4.2), employees are patient in dealing with business actors who do not understand the explanation given with a value of (4.2), Halal Hub UMKM employees pay attention to business actors who need help with a value of (4.28), employees pay attention equally to business actors with a value of (4.16). Then the attributes with an important category are the physical evidence attributes with a total *ei* value of (3.99) which consists of the attributes Cleanliness of floors and work areas, from garbage or dirt (dust) in public areas with a value of (3.8), Neatness of the overall arrangement of UMKM Halal Hub tables and chairs with a value of (3.82), The interior design of the UMKM Halal Hub is attractively arranged with a value of (3.82), employees appear uniform in terms of wearing clothes and other attributes with a value of (4.12), employees maintain personal neatness even though they have worked for a long time with a value of (3.94), and office facilities equipped with technology to support operations with a value of (4.48).

So it can be concluded that assurance, reliability, skill, accuracy, and empathy of employees are attributes that are considered very important by business actors in their decision to register halal at the UMKM Halal Hub institution. This is in line with research (Sa'idu, 2021) where there are five main service aspects that need to be realized by educational institutions because they are considered important to achieve customer satisfaction, namely reliable services according to promises (reliability), the ability to guarantee the quality of learning (assurance), creating a conducive school environment (tangible), giving maximum attention to students (empathy), and responding quickly to the needs of students (responsiveness).

Table 4. Trust Evaluation (*ei*)

Dimensio ns	Attrib utes	Evaluatio n of Importan ce (<i>ei</i>)	Category	Orde r



Physical Evidence	Y1	3.8	Important	3.99	Important	5
	Y2	3.82	Important			
	Y3	3.82	Important			
	Y4	4.12	Important			
	Y5	3.94	Important			
	Y6	4.48	Very Important			
Reliability	Y7	4.26	Very Important	4.42	Very Important	2
	Y8	4.52	Very Important			
	Y9	4.5	Very Important			
Responsive ness	Y10	4.32	Very Important	4.28	Very Important	3
	Y11	4.04	Important			
	Y12	4.3	Very Important			
	Y13	4.32	Very Important			
	Y14	4.42	Very Important			
Certainty Guarantee	Y15	4.44	Very Important	4.47	Very Important	1
	Y16	4.28	Very Important			
	Y17	4.94	Very Important			
	Y18	4.22	Very Important			
Empathy	Y19	4.2	Very Important			

	Y20	4.2	Very Important	4.21	Very Important	4
	Y21	4.28	Very Important			
	Y22	4.16	Important			

Source: Research Data, Processed

Consumer Attitude (Ao)

Based on table 5, it can be seen that all attributes have a positive consumer attitude value, where the highest attribute is the reliability attribute with an Ao value of (19.83) which consists of the skills of halal assisting employees in conveying halal information and guidance to business actors with a value of (18.91), employee understanding of halal certification regulations, processes and standards with a value of (20.34), the level of accuracy of employees in inputting data with a value of (20.25). The second order is the certainty guarantee attribute with a total Ao value of (19.58) which consists of assistants being able to explain each step in the certification process clearly to business actors with a value of (20.24), employees understand the duties of each employee with a value of (19.34), The Halal Hub UMKM parking area is spacious and equipped with CCTV with a value of (19.85), Assisted to completion and obtaining NIB, PIRT, Halal Certification or BPOM numbers with a value of (18.90).

In third place is responsiveness with a total Ao value of (19.14) which consists of the speed and accuracy of employees in completing tasks with a value of (18.74), the ability of employees to respond to complaints, criticisms, or suggestions from business actors with a value of (18.01), the ability of employees and management of UMKM Halal Hub to use input from business actors with a value of (19.95), employees immediately handle the needs of business actors even though there is no prior notification with a value of (19.00), and employee readiness to provide in-depth consultation to business actors who do not understand with a value of (19.97). The fourth place is empathy with a total Ao value of (18.77) which consists of employees always showing a friendly, polite, and respectful attitude towards business actors with a value of (18.9), employees are patient in dealing with business actors who do not understand the explanation given with a value of (19.06), UMKM Halal Hub employees pay attention to business actors who need help with a value of (19.17), employees pay attention equally to business actors with a value of (17.97).

The fifth sequence is physical evidence with a total Ao value of (17.32) which consists of the attributes Cleanliness of floors and work areas, from garbage or dirt (dust) in public areas with a value of (16.56), Neatness of the overall arrangement of UMKM Halal Hub tables and chairs with a value of (16.12), Interior design of UMKM Halal Hub which is attractively arranged with a value of (15.66), Employees appear uniform in terms of the use of clothing and other attributes with a score of (18.12), Employees maintain



personal neatness even though they have worked for a long time with a score of (16.70), and office facilities equipped with technology to support operations with a score of (20.78).

Table 5. Consumer Attitude (Ao)

Dimensions	Attributes	Consumer Attitude Score (Ao)	Category		Order	
Physical Evidence	Y1	16.568	Positive	17.3285	Positive	5
	Y2	16.1204	Positive			
	Y3	15.662	Positive			
	Y4	18.128	Positive			
	Y5	16.7056	Positive			
	Y6	20.7872	Very Positive			
Reliability	Y7	18.9144	Positive	19.8348	Positive	1
	Y8	20.34	Very Positive			
	Y9	20.25	Very Positive			
Responsiveness	Y10	18.7488	Positive	19.1411	Positive	3
	Y11	18.0184	Positive			
	Y12	19.952	Positive			
	Y13	19.008	Positive			
	Y14	19.9784	Positive			
Certainty Guarantee	Y15	20.2464	Very Positive	19.5891	Positive	2
	Y16	19.3456	Positive			
	Y17	19.8588	Positive			

	Y18	18.9056	Positive			
Empathy	Y19	18.9	Positive	18.7784	Positive	4
	Y20	19.068	Positive			
	Y21	19.1744	Positive			
	Y22	17.9712	Positive			

Source: Research Data, Processed

In the 5 attribute dimensions in the form of physical evidence, reliability, responsiveness, assurance, and empathy in the UMKM Halal Hub service have a positive effect on the consideration of business actors in registering halal. Physical evidence, one of which is cleanliness, building interior design, and facilities in the form of technology, creates its own comfort for business actors in visiting the UMKM Halal Hub for the halal certification process. Employee reliability, such as the skills and understanding of employees regarding the delivery of information regarding halal certification regulations, processes and standards, increases the trust of business actors in the registration process. Responsiveness in responding to questions or complaints shows high service commitment, so that business actors feel more comfortable. Assurance through clear information at every stage of the service provides a sense of security for users. In addition, the empathy of employees in understanding the specific needs of business actors and the friendly, polite, and patient attitude of employees show special attention that increases business actor satisfaction. So it can be said that the five dimensions can encourage businesses to consider the Halal Hub service as a trusted solution in the halal certification process.

The results of this research are in line with research conducted by (Azhari & Sutabri, 2023) on the quality of bandwidth rental internet services provided by PT Aplikanusa Lintasarta Palembang for the Ministry of Education and Culture and Lansatker assessed through five dimensions of service quality, namely physical evidence, reliability, responsiveness, assurance, and empathy. Based on the measurement results, all dimensions show positive results.

CONCLUSION

Based on the results of the research, it shows that consumer considerations in registering halal with the assistance of the UMKM Halal Hub institution in Sumenep City, the five dimensions in the form of physical evidence are considered important by business actors, while for reliability, responsiveness, assurance and employee empathy are attributes that are considered very important by business actors. In addition, based on the assessment of consumer attitudes, all aspects of the dimension have a positive value. This is because according to consumers, physical evidence such as cleanliness,



interior design, and available technology facilities create comfort for business actors when visiting the UMKM Halal Hub. The reliability of employees in conveying information related to halal certification rules, processes and standards increases consumer confidence. Responsiveness in responding to questions or complaints shows high service commitment, providing more comfort for them. Assurance through clear information at every stage of service brings trust, while employee empathy in understanding needs and a friendly and patient attitude increases satisfaction with the services provided by the UMKM Halal Hub. Suggestions for this lem бага are to keep the services that have been provided, because according to the total consumer attitude in fishbein analysis, all service attributes provided to business actors have a positive value.

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