

Exploring the role of the digital economy in supporting the growth of the halal Small and Medium-sized Enterprise (SME) sector

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ABSTRACT

Purpose — *In light of Malang City's significant Muslim community and increased digital technology adoption during the COVID-19 pandemic, this study explores the impact of digital platforms on micro and small businesses.*

Method — *This research employs a descriptive quantitative approach, combining a literature review with questionnaire-based primary data collection. The gathered data is subsequently analyzed.*

Result — *Utilizing the smart PLS 3 application, we find that two of the three latent variables significantly influence variable Y. Specifically, Perceived Usefulness (represented by X1) and Perceived Ease of Use (represented by X3) have a notable impact on Y. This impact is reflected in the increased total transactions facilitated by micro, small, and medium enterprises (MSMEs) through the use of digital economic tools.*

Contribution — *This research introduces a unique perspective by highlighting how digital platforms support the halal industry. The integration of digital innovation requires alignment with the needs and scale of MSMEs. While these innovations offer significant advantages, MSMEs must also address technical challenges, data security concerns, and potential shifts in business practices resulting from the adoption of new technologies.*

Keywords: halal industry, digital economy, food and beverages, TAM Models

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INTRODUCTION

Indonesia, as the world's most populous Muslim country, boasts a substantial Muslim community concentrated within the vibrant heart of Malang City (Winarti, 2017). In this rich cultural context, the significance of adhering to halal standards permeates various aspects of life, particularly economic endeavors. Guided by forward-thinking initiatives spearheaded by the National Committee for Sharia Economics and Finance (KNKS), determined efforts have been relentlessly directed towards the integration of halal principles into industrial zones, transportation systems, warehousing facilities, and bustling ports. This collaborative approach extends its grasp to engage with global industry leaders and halal certification institutions, all united by the shared ambition to expedite the growth of the halal industry. The overarching objective is to ensure the unfettered access of halal-compliant goods and services not only for the flourishing Muslim population within Indonesia but also for devout communities worldwide, even those residing in non-Muslim countries.

The sheer scale of the Muslim population, which numbers a staggering 1.6 billion individuals across 56 countries, contributing to a combined GDP of \$6.7 trillion, holds profound sway, particularly within Indonesia, where consumer preferences are significantly shaped, especially in the domains of culinary choices and lifestyle (BudyKusnandar, 2022). The burgeoning potential of the halal food industry, alongside other manufacturing sectors, offers a promising avenue for the harmonious alignment of production processes with Islamic principles. Against the backdrop of the ongoing and dynamic challenges presented by the COVID-19 pandemic, such as economic disruptions and a pronounced decline in consumer trust concerning product quality and safety, the research landscape remains not only responsive but also highly adaptable.

Islamic teachings emphasize the concept of finite human needs and the judicious allocation of resources for the collective well-being, in stark contrast to conventional economic principles. The prohibition of consuming impure substances transcends the realm of food and drink within Islamic jurisprudence, encompassing all facets of life that might conceivably cause harm. Religiosity's influence extends beyond mere worship, permeating various aspects of daily existence, most notably in the meticulous selection of products that meticulously adhere to Islamic tenets. The digital technology revolution has emerged as a potent force, dramatically enhancing accessibility to halal products, with the advent of sharia-compliant digital solutions, catering deftly to the burgeoning demand for halal goods (Addina et al., 2020).

The digital economy, in turn, has wrought a profound transformation upon the modus operandi of businesses across diverse sectors, arming them with an impressive array of digital tools such as the internet, mobile devices, e-commerce platforms, data analytics, and more (Cagle et al., 2020). For small and medium-sized enterprises (SMEs), which often constitute the lifeblood of economies, this digital revolution has induced a paradigm shift in their operational strategies. Within this broader SME landscape, the Halal industry emerges as a distinct and prominent sector, lauded for its steadfast adherence to Islamic principles and buoyed by the surging global demand for Halal-certified products and services (Olya & Al-ansi, 2018; Surya et al., 2018).

In the specific context of Malang City, Indonesia, Halal SMEs have eagerly embraced this digital transformation across various critical dimensions. They have leveraged e-commerce platforms such as Tokopedia and Bukalapak to amplify their reach, facilitating engagement with a more extensive customer base (Setyorini et al., 2021). The digital landscape has streamlined the certification and verification of the Halal status of products and services, thanks to the advent of online databases and certification agencies that have greatly simplified the certification process for SMEs, ensuring their unwavering compliance with requisite standards (Annabi & Ibidapo-Obe, 2017; Katuk et al., 2021; Salindal, 2019). Moreover, they have harnessed the potency of social media platforms and innovative digital marketing strategies to effectively promote their products, foster meaningful connections with discerning consumers, and engender enduring brand loyalty (Gordon, 2017; Hollebeek et al., 2014; Kurniasari & Budiatmo, 2018; Li et al., 2021).

Yet, as the digital economy beckons with its abundant opportunities, Halal SMEs are not without their fair share of challenges. These include navigating the treacherous waters of cybersecurity risks, fostering digital literacy among both SME proprietors and their employees, securing access to capital for essential technology investments, and ensuring seamless compliance with evolving regulatory frameworks (Cagle et al., 2020). Furthermore, competition within the digital marketplace is palpably fierce, compelling Halal SMEs to ingeniously craft unique value propositions and compelling selling points that can effectively elevate them above the crowd in this increasingly crowded digital landscape.

In summation, the profound impact of the digital economy on the growth trajectory of Halal SMEs within the captivating backdrop of Malang City is undeniably transformative. This confluence of digital technologies and the Halal industry ushers in unparalleled opportunities for SMEs to broaden their market presence, enhance the depth of their customer engagement, and, perhaps most crucially, streamline their operational efficiencies. Nevertheless, the enduring

success of Halal SMEs hinges upon their adept navigation of the myriad digital challenges that lay in wait, their unwavering agility in response to evolving consumer preferences, and their skillful harnessing of uniquely tailored digital strategies. As we peer into the future, the imperative for further research is evident; a deeper dive into empirical studies and meticulous case analyses is needed to furnish a more comprehensive understanding of the specific digital strategies and best practices that will serve as the lighthouse guiding the Halal SME sector's success, not only within the enchanting confines of Malang City but also far beyond its borders.

METHOD

This study employs a descriptive quantitative method to comprehend the interrelationships and influences among the variables under investigation throughout the research process. The approach is centered on analyzing primary data, alongside findings from comparable scientific research, to unveil both explicit and implicit conclusions and author insights (Kamila, 2021). The results obtained from data collection are then subjected to descriptive analysis in connection with the research object. Additionally, alongside documentation techniques, the analysis of research data leverages the smart PLS program.

Conducted within Malang City, this research is broad in scope, as the city widely integrates diverse digital economic applications and supports governmental endeavors to establish a halal industrial sector encompassing both food and non-food domains. Primary data is gathered through questionnaires, while secondary data is amassed from library research, journals, and scientific articles, as well as online and offline news sources and statistical data (Sugiyono, 2010).

Within the context of the study's focus on the utilization and intent to use halal products, the Technology Acceptance Model (TAM) can be aptly applied to comprehend individual responses and intentions toward using such products. Within this framework, the two fundamental variables of the TAM Model, namely Perceived Usefulness and Perceived Ease of Use, directly impact the Intention to Use halal products.

Table 1. Operational variables

Variable	Definition	Source
Perceived Usefulness	Perceived Benefits of the Halal Industry: Influential Factors	(Davis, 1989; Kramer et al., 2015; Rajalie & Briliana, 2014)

Perceived Ease of Use	Perceived Ease of Use in Halal Industry Services and Products	(Davis, 1989; Kramer et al., 2015; Wilson, 2019)
Intention To Use	Positive Perceptions Drive Intentions to Use Halal Products	(Rajalie & Briliana, 2014; Wilson, 2019)
Transaction	Transaction involves exchanging goods, services, or rights between parties to achieve mutual benefits.	(Chintagunta & Cebollada, 2012)

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where:

- Y : Transaction
- α : Constant
- $\beta_1, \beta_2, \beta_3$: Coefficient Regression
- X_1 : Perceived Usefulness
- X_2 : Intention to Use
- X_3 : Perceived ease of use

RESULT AND DISCUSSION

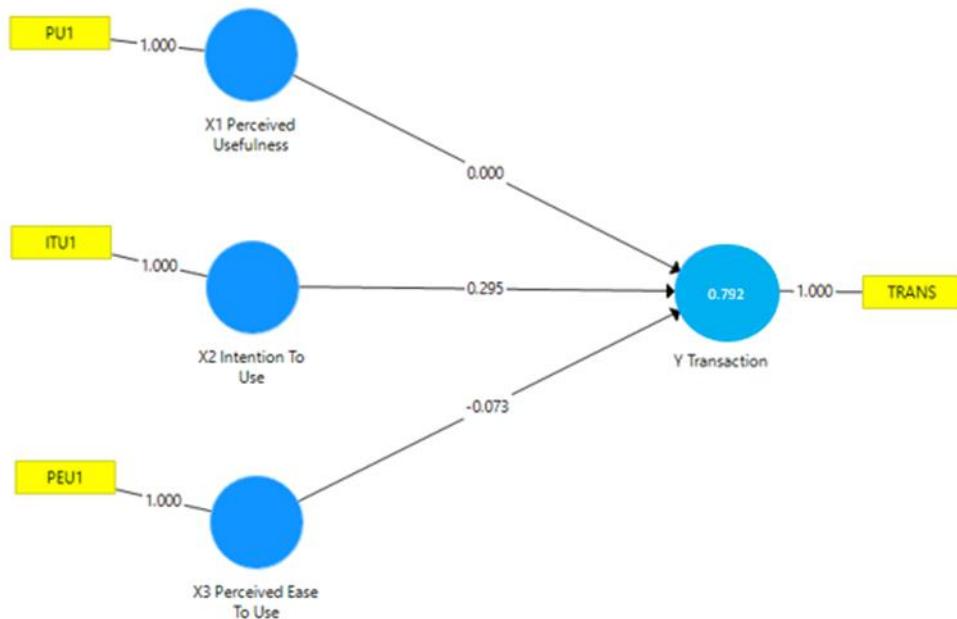
The widespread utilization of digital economic devices within the broader community, particularly in Malang City, is evident, in line with global trends advocating for cashless transaction systems, encompassing both financial and non-financial realms. This shift towards digital technology integration leverages the extensive internet network. This study draws data from questionnaires distributed to informants in 2022, followed by a sequence of model tests aimed at identifying the optimal model. The initial validity test, a dynamic panel model test or GMM, was employed. This is in tandem with the active engagement of Malang City residents in the digital economy, apparent from the proliferation of fintech users.

The validity test outcomes for each question item related to perceived usefulness, intensity of use, and perceived ease of use affirm the viability of these items for the study. A correlation value exceeding 0.4 underscores the validity and suitability of these items for subsequent data analysis.

The reliability of questions used to assess perceived usefulness, intention to use, and perceived ease of use is robust, with all factors displaying Cronbach alpha reliability coefficients exceeding 0.70. This confirms their reliability for further analysis.

The study's findings underscore the significance of perceived usefulness and perceived ease of use, as crucial determinants of consumer intentions. These results corroborate the Technology Acceptance Model, wherein constructs such as perceived usefulness and perceived ease of use serve as a potent framework for predicting user intentions when adopting new technologies. This model's applicability extends to digital payment services, holding potential for the development of halal micro, small, and medium enterprises (MSMEs) in Malang City (Rybina, 2021).

Figure 1. Output results of data processing using SMART PLS 3



Source: Data processed by SmartPLS (2022)

Based on the outcomes of data processing using the smart PLS 3 application, it is apparent that among the three latent variables examined, only two variables exert an impact on variable Y. These variables are X1, representing Perceived Usefulness, and X3, representing Perceived Ease of Use. Notably, X1 demonstrates a significantly positive influence on Y, while X3 exerts a discernible influence, albeit significantly negative, on Y. The accompanying graph accentuates the distinct effects of X1 and X3: X1 exhibits a significance value of 0.000 (<0.005), indicating a robust positive effect, whereas X3 records a coefficient of -0.073, signifying its noteworthy yet negative impact.

These findings align with previous research, highlighting that a favorable disposition towards technology motivates individuals to optimize its utilization (Gusni et al., 2020). The analysis underscores the constructive impact of perceived usefulness (X1) on overall digital platform transactions. This suggests that MSME owners perceive digital payment applications as advantageous for their sales endeavors. The introduction of digital applications has streamlined transactions and eliminated the reliance on physical currency (Febrianda & Indayani, 2022). This trend aligns with the contemporary preference for non-cash transactions. In Malaysia, the government actively champions a cashless society, recognizing its potential economic benefits. Consumer awareness, along with factors like perceived usefulness, ease of use labeling, risk labeling, and trust, collectively contribute to the intention to adopt non-cash transaction modes (Peggie et al., 2021).

Table 2. Description of respondents

Gender	Total	Percentage (%)
Man	29	40,8%
Woman	42	59,1%
age <30 years	12	16,9%
30-40 years	35	49,2%
40-50 years	24	33,8%

Source: Processed data (2022)

In this study, the survey results of respondents' identities, as presented in Table 1 above, reveal a slight majority of male respondents compared to female respondents, with the most prominent age group falling between 30 to 40 years. The selection of respondents is predicated upon their status as active users of digital platforms employed by micro, small, and medium enterprises (MSMEs) in Malang City.

Regarding the second variable, user intensity (X2), a coefficient of 0.295 was obtained, indicating its lack of significant effect. This outcome is attributed to the fact that not all MSME owners fully embrace non-cash or digital payment applications due to challenges faced by certain individuals when engaging in digital transactions. This aligns with research conducted by Allah Pitchay et al. (2022), which expounds that digital platform usage intensity doesn't substantially impact transaction volume. This can be attributed to the presence of other variables that influence repeated usage intentions, such as a penchant for cost savings during promotional periods, social influences, and various other factors.

The output data also reveals an R-squared value within the range of 0.792, indicating that the chosen Technology Acceptance Model (TAM) offers a relatively robust explanation of 79.2%. The remaining variance is accounted for by external variables that fall outside the purview of the research model (Fataron & Rohmah, 2019).

Despite substantial demand, the halal food industry in Indonesia has yet to attain a competitive advantage due to organizational structure, internal industry factors, and companies not fully aligning with it (Katuk et al., 2021). Indonesia has undertaken numerous efforts to enhance its halal industry, including collaboration with Malaysia and Thailand through the Growth Triangle (IMT-GT) (Huda et al., 2022). Given its predominantly Muslim population, Indonesia is well-positioned to foster growth in the halal industry sector. Malang City, as one of Indonesia's most densely populated urban centers, exhibits a significant Muslim demographic, as illustrated in the table below:

Table 3. Population of Muslim in Malang City

District In Malang City	Islam		
	2020	2021	2022
Kedungkandang	200721	208027	210607
Sukun	184268	189591	190977
Klojen	91116	92360	92703
Blimbing	177388	181305	182089
Lowokwaru	157580	162575	164031
Malang City	811073	833858	840407

Source: Department of Population and Civil Registration of Malang City (2022)

For the third variable, perceived ease of use, a coefficient of -0.073 was obtained. This indicates that variable X3 has a significant negative impact on the transaction variable (Y). Variable X3 reflects the ease of utilizing digital platforms by micro, small, and medium enterprise (MSME) owners in Malang City. However, it should be noted that not all transactions occur through digital platforms, and not all information related to products can be comprehensively elucidated. This presents a hurdle experienced by both owners and users.

This research has taken a focused approach by exclusively examining the transactions conducted by micro, small, and medium-sized enterprises (MSMEs) that utilize digital economy practices within their operations. While this approach allows for an in-depth analysis of a specific context, it is essential to acknowledge its limitations. Future researchers are encouraged to consider expanding the dataset to encompass a more diverse range of MSMEs, thereby

enhancing the quality and generalizability of the research outcomes. By doing so, a broader understanding of the impact of digitalization on various types of businesses can be achieved.

Moreover, it is worth noting that this study has concentrated its focus solely on MSMEs in Malang City, particularly within the food and beverage sector. Malang City serves as a microcosm of the broader Indonesian landscape, and while it provides valuable insights, it represents only one facet of the multifaceted Indonesian business environment. Future researchers may find it beneficial to extend the geographical scope of their investigations, encompassing additional regions within Indonesia. This expansion could shed light on regional variations in the adoption of digital economy practices and provide a more comprehensive view of the nation's economic landscape.

Additionally, this study has primarily explored the digitalization of MSMEs within the financial context. It is worth acknowledging that rapid technological advancements and innovation have precipitated significant transformations across various sectors, not limited to finance. One noteworthy development is the emergence of electronic currencies, commonly referred to as cryptocurrencies. These digital assets have gained prominence not only globally but also within Indonesia. The swift progress of electronic currencies has facilitated diverse financial transactions without the need for physical cash, offering new avenues for businesses and individuals alike to engage in digital financial activities (Gusni et al., 2020).

As the adoption of cryptocurrencies and other fintech innovations continues to evolve, future research endeavors may delve deeper into their implications for MSMEs. Exploring how these technologies are integrated into business operations, their impact on financial inclusion, and the regulatory challenges they pose can provide valuable insights into the ever-changing landscape of digital finance in Indonesia. Moreover, studying the potential risks and benefits associated with these emerging technologies can help guide policymakers, businesses, and consumers in navigating this dynamic financial ecosystem effectively.

In conclusion, while this research has made valuable contributions to understanding the role of digital platforms in the operations of MSMEs in Malang City's food and beverage sector, there are ample opportunities for future researchers to broaden the scope, explore emerging technologies like cryptocurrencies, and investigate the evolving digital economy landscape across Indonesia. This ongoing exploration will help us adapt to and harness the full potential of digital innovations in the pursuit of economic growth and financial inclusion.

CONCLUSION

In conclusion, Indonesia's status as the world's most populous Muslim nation highlights the importance of adhering to halal standards in all aspects of life, especially in the economy. Collaborative initiatives like those led by the National Committee for Sharia Economics and Finance (KNKS) strive to integrate halal principles into various sectors, aiming to expedite the growth of the global halal industry. With a significant Muslim population of 1.6 billion across 56 countries and a GDP of \$6.7 trillion, Indonesia's role in this industry is crucial. The dynamic context shaped by the COVID-19 pandemic underscores the need for innovative approaches.

This research, conducted in Malang City, explores the role of the digital economy in supporting the growth of the halal small and medium-sized enterprise (SME) sector. It aims to gauge community perceptions, education, and promotion of the halal industry's benefits to shape positive perspectives among the public.

The study's findings emphasize the importance of perceived usefulness and perceived ease of use as key determinants of consumer intentions. Perceived usefulness has a significantly positive effect on digital platform transactions, indicating that MSME owners believe that digital payment applications provide benefits for their sales activities. However, the ease of use of digital platforms holds a significant, albeit negative, influence on transactions due to various challenges faced by owners and users.

These results align with the Technology Acceptance Model (TAM), showcasing its applicability in predicting user intentions when adopting new technologies. This model, including perceived usefulness and ease of use constructs, holds potential for the development of halal micro, small, and medium enterprises (MSMEs) in Malang City.

The implications of this study underscore the importance of digital platforms in supporting halal MSMEs. However, limitations exist. The research focuses solely on transactions by MSMEs in Malang City, specifically in the food and beverage sector. Future studies could expand the dataset to enhance its comprehensiveness and consider other geographical areas or MSME categories. Moreover, the study does not account for the entire range of variables influencing repeated usage intentions, which could provide valuable insights for future research.

Despite these limitations, this study's insights contribute to a deeper understanding of how the digital economy can bolster the halal industry, promoting its growth and accessibility among diverse populations, both locally and internationally.

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