Analysis of Halal Literacy, Halal Awareness, Motivation and Religiousity of SMES on Interest in Halal Certification in Banjarmasin

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Abstract. Micro, Small, and Medium-Sized Enterprises (MSMEs) play a significant role in Banjarmasin City's local economic development. Along with this growth, halal products have great potential to gain the support of consumers whose awareness of halal products is increasing. Halal factors are becoming increasingly important to consumers when making routine product purchases. This study examines how the motivation,religiosity, halal literacy, and halal awareness of MSME (Micro, Small, and Medium Enterprises) actors affect their desire to get halal certification in Banjarmasin City. This study is conducted using field research using a quantitative descriptive technique. Purposive sampling, a non-probability sampling technique, selects samples based on the requirement to meet specific objectives, such as identifying MSMEs in Banjarmasin for a minimum of one year. A questionnaire is used for data collection, and the sample size is 96. Using SPSS 25.0 for Windows applications,the following data analysis procedures were employed: hypothesis testing, data validity analysis, and descriptive data analysis. The findings indicate that MSMEs' interest in Halal Certification in Banjarmasin City is significantly influenced, at least in part, by the factors of Halal Literacy, Halal Awareness, Motivation, and Religiosity. The factors significantly impacting MSMEs' interest in halal certification in Banjarmasin City simultaneously include motivation,religiosity, halal literacy, and halal awareness.

Keywords: Halal Literacy, HalalAwareness, Motivation, Religiosity, Interest.

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INTRODUCTION

Micro, Small, and Medium-Sized Enterprises (MSMEs) play a significant role in Banjarmasin City's local economic development (Mariska et al., 2023). Along with this growth, halal products have great potential to gain the support of consumers whose awareness of halal products is increasing (Wahyuni et al., 2022). Consumers are increasingly paying attention to halal aspects as the primary consideration when purchasing everyday products (Ernawati & Koerniawan, 2023). Therefore, halal awareness among MSMEs in Banjarmasin is crucial.

Halal literacy among MSMEs significantly impacts their understanding of halal standards and principles (Karahalil, 2020). It is hoped that the development of halal literacy can improve product quality,reduce uncertainty and provide confidence to consumers (A. Khan et al., 2020).

The motivation of MSMEs to meet halal standards can reflect their commitment to product quality (Pratikto et al., 2023). Strong motivation can encourage efforts to improve quality and innovation to meet increasingly stringent market demands.

Then,religiosity is a religious activity that occurs not only while a person includes out ritual behaviour (worship) but also after they perform other activities that supernatural forces can drive. It is related to activities that can be visible and may be seen via attention and sports, which might be seen and arise in someone's heart. The Banjarmasin, as an area with a majority Muslim population, places religiosity as an essential value in everyday life. MSME players' religiosity level can influence their decision to take halal certification as part of social responsibility and business ethics (Silalahi et al., 2021).

Interest is a source of motivation that encourages people to do what they want if they choose. According to the Theory of Planned Behavior, intention/interest can describe a strong desire to act. An individual's intention/interest describes the internal and external aspects that influence that person to carry out a behaviour. A person's intention to take action is influenced by factors divided into three beliefs: behavioural, normative, and control(Sholihah & Setiawan, 2022). In this approach, normative beliefs refer to subjective norms; behavioural beliefs are attitudes toward behaviour, and control beliefs are perceptions of behavioural control (Swastawan & Dewi, 2021).

So far, no research has discussed the relationship between halal literacy, halal awareness, motivation, and religiosity and MSMEs' interest in participating in a comprehensive halal certification program. For example, Aisyah's research only examines the influence of halal literacy and the halal certification process on interest in halal certification (Aisyah, 2023). Apart from that, Sagita analyzes religiosity and halal literacy, which influence halal awareness (Sagita, 2023). Meanwhile,the research carried out by the author added awareness and motivation variables as a novelty.

By understanding this background, it is hoped that this research can contribute to detailing the relationship between halal literacy, halal awareness, motivation and religiosity on the interest of MSMEs to participate in Banjarmasin's halal certification program.

LITERATURE REVIEW

Halal Literacy

The ability to distinguish between halal and haram goods and services only based on Islamic law (sharia) is known as halal literacy. Consumers must navigate a system of knowledge, persuasion, choice, and affirmation before using a product or service, and halal literacy is essential for making informed purchasing decisions (Qomaro, 2023).

Indicators measuring halal literacy according to (Pratama & Hartati, 2020):

1. Understanding halal law is the most critical aspect of this indicator because it can prevent Muslim consumers from consuming or using non-halal products.

2. Islamic consumers must be able to distinguish between halal and haram as determined in Islam. In the legal provisions of halal and haram, Islamic consumers must be able to distinguish between products that use ingredients that contain haram or halal ingredients.

3. Halal products are essential to maintaining piety, and Muslim consumers must use them.

4. The materials in halal products have been tested for their halal status, and the MUI has determined that they have a halal logo.

Halal Awareness

Halal awareness is the extent to which Muslim purchasers know how to search for and consume halal merchandise in accordance with Islamic regulations (Setyaningsih & Marwansyah, 2019). Understanding the slaughtering procedure, food packaging, and food cleanliness in compliance with Islamic law are characteristics of Muslim awareness. Muslim buyers typically select products certified halal by an organization with the power to provide halal guarantees since these products are typically safer and do not include potentially harmful materials or components.

Factors that are indicators of halal product awareness (Ustanti et al., 2022) are listed in the following order:

1. Halal Source Materials

2. Moral and Religious Duties

3. The method of production

4. Product Hygiene

Motivation

Motivation is a condition inside a person's persona that drives the man or woman's desire to perform activities to reap an aim. With motivation, a person will display a conduct-directed aim to reap the goal of pleasure (Munawaroh et al., 2020).

Indicators of a Muslim's spiritual motivation (Yusuf, 2015) are divided into three, namely:

1. Aqidah motivation is a life belief, namely a vow that comes from the heart. Thus, motivation comes from within and arises due to the strength of the belief.

2. Motivation for worship always starts from the faith. If it is related to work activities, worship is still in the process stage, while the output/result of worship is mu'amalat.

3. Mu'amalat motivation means managing human needs, such as primary needs and secondary needs, with the obligation to improve performance as well as avoid luxury and waste, which Islam prohibits. Therefore, humans are expected to be able to work and produce as part of the mu'amalat towards achieving rahmatan lil-'alamin.

Religiosity

Religiosity is the rule of the Almighty God in vertical and horizontal dimensions. It can encourage intelligent souls to be guided by God's rules with their own will without being influenced to achieve happiness in this world and the afterlife (Sudarsono, 2008). It is clear from the preceding explanation that religiosity is the depth of a person's belief in a religion and the level of knowledge of that religion.

The concept of religiosity formulated by Glock and Stark has five types of religious dimensions (Ma'zumi et al., 2017), that is:

1. Dimensions of ideological beliefs

   Dimensions of things that no longer need to be debated and only need to be believed and trusted by followers, such as belief in the existence of the Almighty God and the existence of angels, heaven and hell.

2. Dimensions of religious practice (Ritualistic)

   The level at which a person can carry out the worship rituals in the religion he adheres to. For example, in Islam, such as prayer, fasting, zakat, hajj and so on.

3. Dimensions of religious experience

This is a spiritual experience that a person feels with his God. For example, he feels calm after carrying out all his obligations and guilty when ignoring prohibitions.

4. Dimensions of religious knowledge (Intellectual)

Explains how well-versed a person is in his religion's teachings, particularly those found in the sacred texts he follows. For example, Islam explains the extent of a person's knowledge of what is contained in the Quran and Hadits.

5. Dimensions of consequences

Dimensions explain how a person carries out the virtues that must be practised and taught in his religion. For example, someone always carries out their obligations, helps others, visits the sick, and donates some of their wealth.

Interest

Interest is the sensation of choice and interest in an item or activity without anybody asking you to. A multitude of circumstances influences a person's interests. Three components, namely internal motivation factors, social motive factors, and emotional factors, are identified by Crow and Crow as having the potential to influence interest (Sinta, 2020). Interest is a psychological element and does no longer shade a person's conduct in sporting sports that causes someone to sense interest in something. Apart from that, interest is extensive, which means that, with interest, you can trade something that is not yet clear into something more explicit (Rusdianto & Ibrahim, 2017).

From the definition above, it can be seen that interest contains the following elements:

1. There is concentration of attention. Feelings and thoughts about what you are attracted to.

2. There is a feeling of pleasure towards the object being targeted.

According to Kotler, purchasing interest is conduct that emerges in reaction to items that suggest a customer wants to buy something (Kotler & Keller, 2012). The aspects contained in buying interest are as follows:

1. Attention, there may be incredible attention from clients towards a product (goods or offerings).

2. Following interest, customers will experience a sense of interest.

3. The sense of possessing or desiring a product is another aspect of desire.

4. Confidence subsequently emerges as a person's belief in the thing, which leads to a choice (ultimate process) to acquire it through the act of purchasing.

Halal Certification

A halal certification certifies that a product complies with Islamic law and is provided by the Food, Drug and Cosmetics Research Institute. This halal certificate can create halal labels (Salam, 2022).

Regulation No. 33 of 2014 about Halal Product Guarantees aims to address public concerns by providing unambiguous guidelines concerning awarding halal certifications. Based on a formal halal fatwa granted by the MUI,the Halal certificates are a means for BPJPH to certify a product's halalness. In the meantime, a product's halal status is indicated by its halal label. Business actors who have obtained a halal certificate must put a halal label on their goods in accordance with the halal label form that applies to their country.

Research Framework

The framework of wondering is a conceptual model of how theory connects to different aspects identified as critical issues. The research's conceptual framework is Halal Literacy (X1), Halal Awareness (X2), Motivation (X3) and Religiosity (X4) as the independent variable and Interest in Halal Certification (Y) as the dependent variable. The following is an explanation of the research framework used in this study:
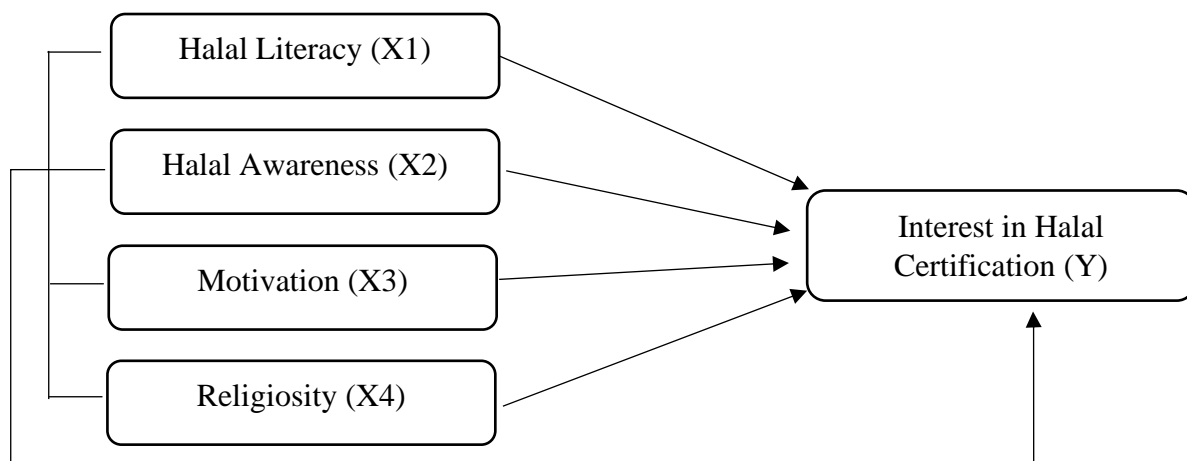

Figure 1. Research Framework

Information:

1. Independent variables, namely: Halal Literacy (X1), Halal Awareness (X2), Motivation (X3) and Religiosity (X4)

2. Dependent variable, namely: Interest in Halal Certification (Y)

Hipotesis

A hypothesis is a provisional solution to a putative problem since its veracity needs to be established. The suggested response is a provisional reality,the veracity of which will be examined using information gathered from the study (Sugiyono, 2017). The following is the research's hypothesis:

H1   : Halal Literacy Influences Interest in Halal Certification

H2   : Halal Awareness Influences Interest in Halal Certification

H3   : Motivation Influences Interest in Halal Certification

H4   : Religiosity Influences Interest in Halal Certification

H5   : Halal Literacy, Halal Awareness, Motivation and Religiosity of MSME Actors Simultaneously Influence Interest in Halal Certification in Banjarmasin.

METHOD

The type of research that will be used in this research is quantitative inferential, namely, data analysis used to determine the extent to which the results obtained from a sample are similar to the results that will be obtained in the population as a whole, using randomly selected samples (Sugiyono, 2017).

The problem in this research is quantitative-inferential, namely,to measure the influence of Halal Literacy, Halal Awareness, Motivation, and Religiosity of MSME Actors Simultaneously on Interest in Halal Certification in the City of Banjarmasin. These variables are measured,typically using research instruments,to provide numerical data that can be subjected to statistical techniques for analysis.

The population in this research is MSMEs in Banjarmasin City, whose number is unknown and can be said to be in the infinite category. This study's samples or respondents were 96 MSMEs in Banjarmasin City. So,the researcher used a non-probability sampling technique, namely purposive sampling, which is taking samples determined according to the need to achieve specific goals (Amin et al., 2023). The criteria for respondents are MSMEs in Banjarmasin City who have been running their business for at least one year.

The Lemeshow formula was utilized to determine the sample size for this study because the population size is either unknown or not limited (Masuku et al., 2024). The following is the Lameshow formula, namely:

$$n = z^2_{1-\alpha/2}P(1-P) \ / \ d^2$$

Information :

n = Quantity of samples

z = z score on trust 95 % = 1,96

p = maximum estimate = 0,5

d = alpha (0.10) or sampling error = 10 %

Using the formula above, How many samples need to be collected is:

$$n = 1,96^2 \cdot 0,5 \ (1 - 0,5) \ / \ 0,1^2$$

$$n = 3,8416 \cdot 0,25 \ / \ 0.01$$

$$n = 96,04 = 96$$

Therefore, the author of this study must use data from a sample of at least 96 individuals.

Using multiple regression analysis, one may determine how much the independent variable (X) influences another, namely the influence of Halal Literacy (X1), Halal Awareness (X2), Motivation (X3) and Religiosity (X4) on the dependent variable (Y), namely Interest in Halal Certification.

Variable Operational Definitions

Table 1. Operational Definition of Variables

Variable	Operational Definition	Indicator
Halal Literacy	The ability to discern between halal and haram products and offerings primarily based on Islamic law (shariah) is known as halal literacy (Salehudin, 2010).	1. Understand Halal Law 2. Can distinguish between halal and haram 3. The importance of using halal products 4. The ingredients in the product are halal
Halal Awareness	The degree of knowledge Muslim consumers possess to seek out and eat halal products in compliance with Islamic law is known as halal awareness (Setyaningsih & Marwansyah, 2019).	1. Halal Source Materials 2. Moral and Religious Duties 3. The method of production 4. Product Hygiene
Motivation	Motivation is a condition inside someone's personality that drives the person's choice to perform sports to fulfil a purpose. With motivation, someone will display conduct to attain satisfaction (Munawaroh et al., 2020).	1. Aqidah 2. Worship 3. Muamalah
Religiosity	Religiosity is the depth of someone's belief in faith and the level of information about that religion (Sudarsono, 2008).	1. Ideological beliefs 2. Dimensions of religious practice 3. Dimensions of religious experience 4. Dimensions of religious knowledge 5. Dimensions of consequences
Interest in Halal Certification	A sentiment of desire and interest in an item or activity is called interest without anyone telling you (Rusdianto & Ibrahim, 2017).	1. Attention 2. Interests of interest 3. Desire to gain 4. Confidence to make decisions

Description of Respondent Characteristic

Based on the answers given by 96 respondents who are Micro, Small and Medium Enterprises (MSMEs) in Banjarmasin City through questionnaires that have been circulated, which consist of various characteristics, a descriptive analysis of the respondents was carried out.
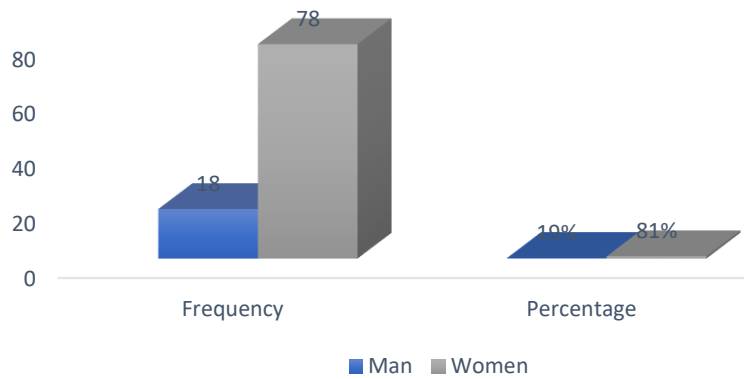

Figure 2. Respondent Data Based on Gender

Source: Respondent Data on Google Form, 2024

In Figure 2 above, It is evident from the gender distribution of the 96 respondents that made up the research sample that women made up the majority of the respondents in this study, namely 78 people (81%), while male, namely 18 people (19%).
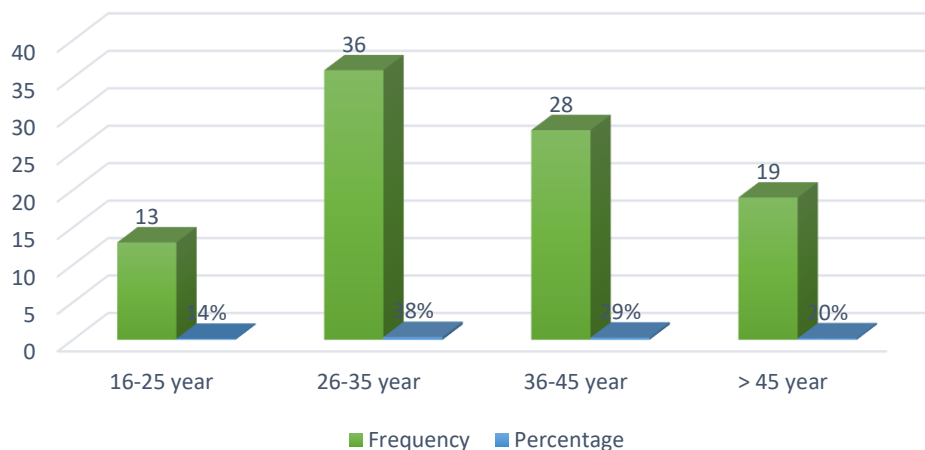

Figure 3. Respondent Data Based on Age

Source: Respondent Data on Google Form, 2024

In Figure 3 above, based on the ages of the 96 respondents who were the research sample,the respondents were 16-25 years old in this study, 13 people (14%). Meanwhile,respondents aged 26-35 years were the most dominant, namely 36 people (38%). Then,the second largest number of respondents aged 36-45 years was 28 people (29%), and those aged > 45 years had the number, namely nine people (20%).
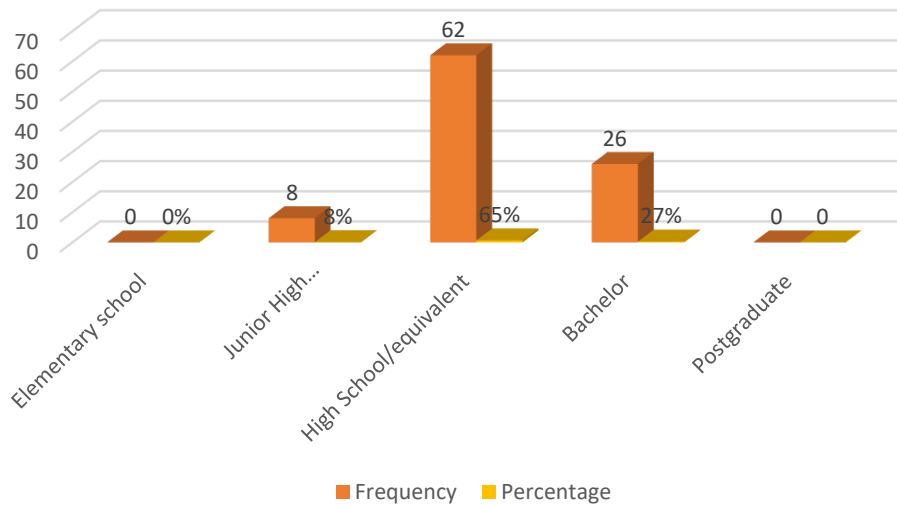

Figure 4. Respondent Data Based on Education

Source: Respondent Data on Google Form, 2024

In Figure 4 above, based on the education level of the 96 respondents in the research sample, it can be seen that there were no respondents with elementary school education in this study. Meanwhile, eight people had junior high school/MI education (8%). Additionally, 62 respondents (65%) of the total had an aanSMA, SMK, or MA education, making them the most prevalent group of respondents in this survey, and those with a Bachelor's degree were the second most respondents in this study, namely 26 people (27%). There were no respondents with postgraduate education in this study.
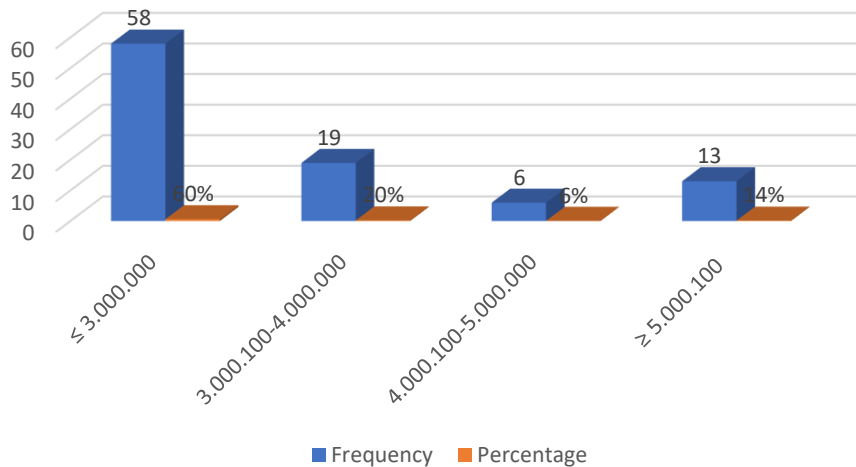
Figure 5. Respondent Data Based on Monthly Income

Source: Respondent Data on Google Form, 2024

In Figure 5 above, based on the monthly income of the 96 respondents who were the research sample, it can be seen that respondents with an income of ≤ IDR 3 million per month were the most significant number of respondents in this study, namely 58 people (60%). Meanwhile,those with the second highest income of IDR 3,000,100-4,000,000 million per month were 19 people (20%). Furthermore,those who have an Rp income of 4,000,100-5,000,000 million are six people (6%), and those who have an income of ≥ Rp. 5 million per month are 13 people (14%).

RESULTS

Validity and Reliability Test

Validity testing is done to decide whether or not a questionnaire is valid for each variable (Kusmaryono et al., 2022). The validity exams which have been done on this research are proven in the following table:

Table 2. Results of the Validity Test for Variable Items

Variable	Indicator	r count	r table	Information
Halal Literacy (X1)	X1_1	0,701	0,201	Valid
	X1_2	0,595	0,201	Valid
	X1_3	0,757	0,201	Valid
	X1_4	0,693	0,201	Valid
Halal Awareness (X2)	X2_1	0,834	0,201	Valid
	X2_2	0,732	0,201	Valid
	X2_3	0,784	0,201	Valid
	X2_4	0,852	0,201	Valid
Motivation (X3)	X3_1	0,753	0,201	Valid
	X3_2	0,797	0,201	Valid
	X3_3	0,844	0,201	Valid
Religiosity (X4)	X4_1	0,797	0,201	Valid
	X4_2	0,901	0,201	Valid
	X4_3	0,852	0,201	Valid
Interest in Halal Certification (Y)	Y_1	0,776	0,201	Valid
	Y_2	0,731	0,201	Valid
	Y_3	0,816	0,201	Valid
	Y_4	0,787	0,201	Valid

Source: Processed Primary Data, 2024.

A reliability test is necessary for this study in order to determine whether or not the research questionnaire is consistent (Cheung et al., 2024),that is used to degree the effect of the impartial variable (X), namely the influence of Halal Literacy (X1), Halal Awareness (X2), Motivation (X3) and Religiosity (X4) on the variables. Dependent (Y), namely Interest in Halal Certification. Before checking out reliability,there ought to be a foundation for selection-making, specifically an alpha of 0.60. Variables can be considered dependable if the fee of the

variable is more than > 0.60; if more minor,then the variable beneath the observation cannot be said to be dependable because it is miles < 0.60. The results of reliability testing on this study variable are as follows:

Table 3. Results of the Reliability Tests for Variables

Variable	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items	Information
Halal Literacy	.629	.630	4	Reliable
Halal Awareness	.686	.687	4	Reliable
Motivation	.714	.715	3	Reliable
Religiosity	.808	.808	4	Reliable
Interest in Halal Certification	.905	.905	4	Reliable

Source: Processed Primary Data, 2024

Classic Assumption Test Results

Normality test

The normality test aims to determine whether the independent and dependent variables in the regression model still have an ordinary distribution (Kuchibhotla & Chakrabortty, 2022). An excellent regression version has ordinary or near-everyday statistics. If the number of samples increases,the deviation from the normality assumption becomes smaller. This is supported by the Central Limit Theorem, which states that the distribution of the sample average observed will approach normal if the number of individual samples becomes larger without paying attention to the shape of the distribution of the observation data itself. Normality testing can be done by graphic analysis by approximating the normality graph (Kusmaryono et al., 2022).
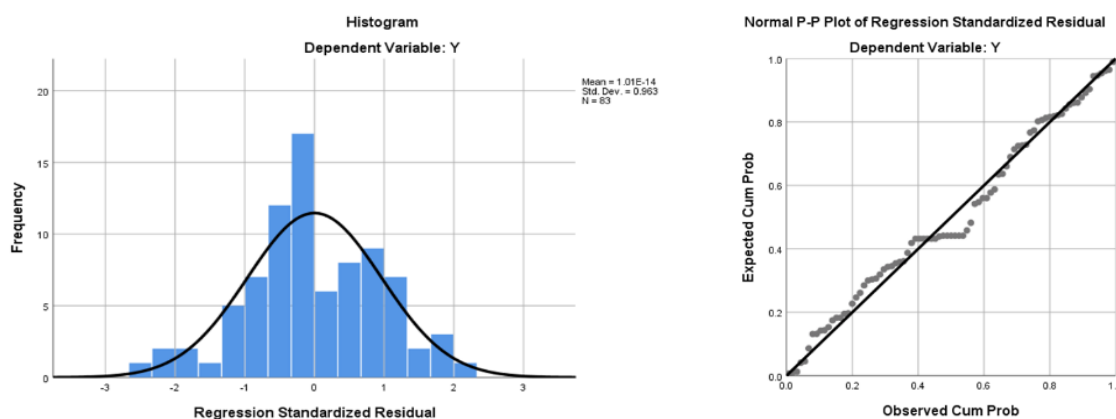

Figure 6. Normality test

The data is still quite close to a normal curve in the image above, and the data plot on the p-p graph is centered around the diagonal line, supporting the notion that the data is normally distributed.

Heteroscedasticity

The heteroscedasticity looks at targets to check whether or not, within the regression version, there is an inequality of variance from the residuals of one commentary to some other (Zhou & Zou, 2023). A great regression version is a model that does not arise heteroscedasticity. The test to ensure that the model does not contain heteroscedasticity is to look at the graph plot, namely by making a graph plotting the predicted value of the standardized dependent variable (ZPRED) with the standard residual (SRESID). Whether there is heteroskeasticity can be determined by looking at the presence or absence of certain patterns on the SRESID and ZRESID plot graphs.
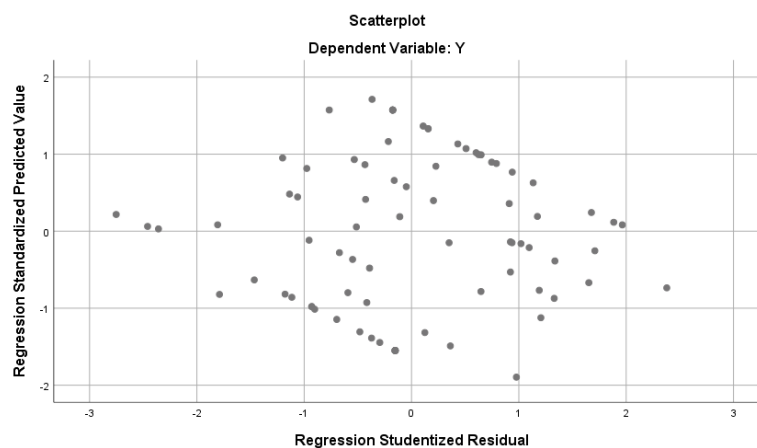

Figure 7. Heteroscedasticity Test

Based on the picture above, it can be said that it does not show a particular pattern, so it can be concluded that there is no heteroscedasticity.

Multicollinierity

Finding out if the regression model identified any link between the independent variables is the goal of the multicollinearity test (Kalnins, 2022). Multicollinearity is undesirable in a decent regression model. The information generated is quite similar and it is challenging to distinguish the influences of individual factors if there is a correlation between the independent variables. The Variance Inflation Factor (VIF) value serves as a tool for detecting multicollinearity in the regression model. The model has multicollinearity if the VIF value is more than 10.

Table 4. Multicollinearity Test Results

Variable	Collinearity Statistics	
	Tolerance	VIF
Halal Literacy (X1)	0,510	1,962
Halal Awareness (X2)	0,373	2,682
Motivation (X3)	0,331	3,026
Religiosity (X4)	0,411	2,435

Source: Primary data processed, 2024

Based on the table above, it can be said that each VIF value for the halal literacy variable is 1.962, for the halal awareness variable it is 2.682, for the motivation variable it is 3.026, and for the religiosity variable it is 2.435, which means that overall the variable is no more than 10, so there are no multicollinearity.

Autocorrelation

Autocorrelation occurs because successive observations over time correlate with each other (Silva et al., 2022). Autocorrelation cases occur more often in time series data (a collection of data observations ordered in time). The consequence of data experiencing autocorrelation is that the variance will be greater so that estimation is inefficient. The easiest detection of whether there is autocorrelation or not is with the Durbin-Waston (DW) test. In a regression model, autocorrelation occurs if (4-DL) < DW < 4 or 0 < DW < DL. DL is Durbin Waston Lower (bottom), DW can be calculated through a regression procedure.

Table 5. Result Durbin-Waston

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.905[a]	.818	.814	.71842	1.979

a. Predictors: (Constant), X3_M, X2_KH, X4_R, X1_LH

b. Dependent Variable: Y_MSH

Criteria:

DL = 1,5821 (Based on the Durbin-Waston Table k4 and n = 96)

DU = 1,7553 (Based on the Durbin-Waston Table k4 and n = 96)

DW = 1,979

4 - DL = 2,4179

In a regression model, autocorrelation occurs if (4-DL) < DW < 4. Based on the data above, the DW value is 1.979, meaning it does not include (2.4179 to 4) outside the limit, so the regression passes and does not contain autocorrelation or 0 < DW < DL. The DW value is outside the acceptance criteria for autocorrelation, in other words, this regression model does not have autocorrelation.

Multiple Linear Regression Analysis

A regression or prediction model that incorporates multiple independent variables or predictors is known as multiple regression analysis (Plevris et al., 2022). The influence of the independent variable (X), namely the motivation (X3), religiosity (X4), halal literacy (X1), and halal awareness (X2) on the dependent variable (Y), namely interest in halal certification, is measured using multiple regression analysis. The purpose of regression analysis is to determine how the independent variable affects the dependent variable and what relationship there is between the two. The F statistical value, the t statistical value, and the coefficient of determination R2 are tested in this test.

Table 6. Regression Test Results X with Y

Variable	Regression Coefficients	Standard Error	t count	Sig. t
Halal Literacy	0,750	0,145	2,690	0,000
Halal Awareness	0,157	0,088	1,793	0,040
Motivation	0,267	0,150	2,461	0,000
Religiosity	0,203	0,116	2,254	0,027
Constant	5,167			
R	0,905			
Adj. R Square	0,814			
F	209,250			
Sig. F	0,000			

Source: Primary data processed, 2024

based on the computations from multiple regression analysis, it can be mathematically written into the following equation:

$Y = 5{,}167 + 0{,}750X_1 + 0{,}157X_2 + 0{,}267X_3 + 0{,}203X_4$

The impact of the independent variable (X) on the dependent variable (Y) is displayed in the equation above. The regression coefficients are as follows:

1. Constant (a) = 5,167

    This means that if the variables Halal Literacy (X1), Halal Awareness (X2), Motivation (X3) and Religiosity (X4) do not exist or are equal to zero then the Interest in Halal Certification (Y) is 5.167.

2. Regression coefficient $b_1 = 0{,}750$

    This means that if the Interest in Halal Certification is related to the Halal Literacy factor, then the Interest in Halal Certification will increase by 0.750 or 75% assuming other variables remain constant.

3. Regression coefficient $b_2 = 0{,}157$

    This means that if Interest in Halal Certification is related to the Halal Awareness factor, then Interest in Halal Certification will increase by 0.157 or 15.7% assuming other variables remain constant.

4. Regression coefficient $b_3 = 0{,}267$

    This means that if Interest in Halal Certification is related to Motivation factors, then Interest in Halal Certification will increase by 0.267 or 26.7% assuming other variables remain constant.

5. Regression coefficient $b_4 = 0{,}203$

    This means that if Interest in Halal Certification is related to the Religiosity factor, then Interest in Halal Certification will increase by 0.203 or 20.3% assuming other variables remain stable.

Analysis of the Coefficient of Determination

This studies requires analysis of the coefficient of willpower to find out how a lot version within the unbiased variable can give an explanation for all the variance inside the based variable (Grass et al., 2023). The value of the coefficient of determination ranges from 0 to 1. The independent (free) and dependent (bound) variables do not relate to one another if R = 0. On the other hand, if R = 1, then the independent and dependent variables have a strong link.

Table 7. R and R square X against Y

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.905[a]	.818	.814	.71842	1.979

a. Predictors: (Constant), X3_M, X2_KH, X4_R, X1_LH

b. Dependent Variable: Y_MSH

Based on the results from the table above, the output from SPSS, the R value as a correlation coefficient is 0.818 and it is known that the R square result as a coefficient of determination is 0.814. These results can show how much influence the independent variable has as a whole on the rise and fall of the dependent variable.

It can be explained that the independent variable (segment impressions) has the ability of 81.4% in explaining the variance in the dependent variable of interest in halal certification by MSME players and there is still 18.6% of the variance explained by other dependent variable factors.

Hypothesis test

Individual Testing (t test)

The T test is used in this study to determine the degree to which the independent variable (X) alone influences the dependent variable (Y) (Theofani & Sediyono, 2022). There are approaches to make decisions to determine the impact, as follows:

1. Based solely on the T table and the outcomes of the t-calculated fee. If the t-price > T table, then the unbiased variable is considered to have a partial effect on the dependent variable. Alternatively, the unbiased variable is partially declared to have no effect at all on the structured variable if t-count < T desk.

2. If the importance fee is less than 0.05, the independent variable is deemed to partially have a large impact at the dependent variable, based solely on the significance fee results. In contrast, the impartial variable is partially proclaimed to have no significant effect at the dependent variable if the importance value is more than 0.05.

Table 8. T Test Results

Variable	t count	Sig. t	Information
Halal Literacy	2,690	0,000	Significant
Halal Awareness	1,793	0,040	Significant
Motivation	2,461	0,000	Significant
Religiosity	2,254	0,027	Significant

Source: Primary data processed, 2024

According to the findings of the available data, the dependent variable (Y), which is interest in halal certification, is influenced by the independent variables (X), which include halal literacy (X1), halal awareness (X2), motivation (X3), and religiosity (X4). The equation is the outcome of multiple linear regression analysis:

$$Y = 5{,}167 + 0{,}750X_1 + 0{,}157X_2 + 0{,}267X_3 + 0{,}203X_4$$

In the equation above, it shows that the variable with the most dominant influence is the Halal Literacy variable. Then the second strongest is the Motivation variable, then the third strongest is the Religiosity variable, followed by the last strongest namely the Halal Awareness variable.

Simultaneous Testing (F test)

To prove whether simultaneously (simultaneously) the independent variables namely Halal Literacy (X1), Halal Awareness (X2), Motivation (X3) and Religiosity (X4) are related to the dependent variable (Y), namely Interest in Halal Certification, the F test is used.

With sig. $F = 0.000$ ($p < 0.05$), the computed F value is 209.250, indicating the choice to accept Ha and reject Ho. Thus, the variables Halal Literacy (X1), Halal Awareness (X2), Motivation (X3), and Religiosity (X4) all have a significant impact on the dependent variable (Y) concurrently (simultaneously), namely Interest in Halal Certification by MSMEs in Banjarmasin.

DISCUSSION

Halal literacy influences the interest in Halal certification by MSMEs in Banjarmasin

Halal literacy plays an important role in helping business actors understand halal requirements and principles. The higher the level of Halal literacy, the better their understanding of what is required to produce and market halal products. Halal literacy also has an impact on consumers' perceptions of trust in products. Business actors who understand the halal concept in depth will

be more likely to gain consumers' trust, which in turn will increase their interest in participating in the halal certification process. Apart from that, Halal literacy can help business actors understand the added value provided by halal certification in an increasingly competitive market. By obtaining halal certification, their products will become more easily recognized as products that comply with halal principles, differentiating them from competitors who do not have similar certification. Halal certification allows products to enter markets that may not have previously been available to them (Yusuf et al., 2022). Halal Literacy helps business actors understand the potential of new markets, such as Muslim markets in non-Muslim countries or market segments that are increasingly interested in halal products. Business actors who have a high level of halal literacy will better understand the importance of complying with halal regulations and standards set by certification bodies. They will see halal certification as a necessary step to meet legal and ethical requirements in the production and marketing of their products (Aida et al., 2024). In the long term, Halal literacy can help businesses see the long-term benefits of investing in halal certification, such as increased brand reputation, customer loyalty and access to a wider global market. (Alfarizi & Ngatindriatun, 2022)

Halal awareness influences the interest in Halal certification by MSMEs in Banjarmasin

Halal Awareness allows business actors to understand market demand for halal products. They recognize that consumers are increasingly concerned about the halalness of the products they purchase, and therefore, having halal certification can be a significant competitive advantage. In addition, Halal awareness encourages business actors to understand the importance of complying with halal principles throughout their supply chain (M. I. Khan et al., 2021). By having halal certification, they can ensure that their products are produced according to the highest halal standards, which increases their credibility in the eyes of consumers. Halal awareness motivates business actors to comply with halal regulations and standards set by certification bodies (Nafis et al., 2024). They recognize that having halal certification is an important step to ensure that their products meet applicable legal and ethical requirements. (Ikawati & Rahman, 2022)

Motivation influences the interest in Halal Certification by MSMEs in Banjarmasin

The main motivation for many business actors is to meet market demand and increase sales. If business actors realize that there is high demand for halal products in the market, motivation to pursue halal certification will increase. They want to take advantage of this market opportunity and expand their market share. For business actors who have strong ethical or

religious values, the motivation to pursue halal certification can come from the desire to adhere to religious principles or moral values (Islam et al., 2023). They see halal certification as a way to ensure that their products are produced with halal attention and suitability for consumption (Aslan, 2023). The main motivation for running a halal business is adherence to their religious values. They believe that running a business in accordance with religious principles is a moral and spiritual obligation. Motivation to fulfill life's halal needs and seek blessed sustenance according to religious principles. (Dawam & Iswandi, 2023)

Halal religiosity influences interest in Halal certification by MSMEs in Banjarmasin City

Religiosity encompasses an individual's level of involvement and commitment to religious beliefs and practices. Business actors who have a high level of religiosity tend to pay more attention to adherence to the principles of their religion in all aspects of life, including running a business (Wazin et al., 2023). They may see halal certification as a way to ensure that their business is in line with religious teachings. Religious business people see halal certification as a way to ensure that their products are produced and marketed honestly and in accordance with deeply held moral values (Masruroh & Mahendra, 2022). Running a halal business and obtaining halal certification can be part of their efforts to seek good fortune and receive blessings from God. Success in business is also part of efforts to achieve blessings and luck in this world and the hereafter. By running a halal business and following halal certification, they can feel that they are carrying out a moral duty and get rewards in addition to material success. (Islami, 2023)

The factors of Halal Literacy, Halal Awareness, Motivation and Religiosity simultaneously influence the Interest in Halal Certification by MSMEs in Banjarmasin

Here's where each of these factors can influence simultaneously:

1. Halal Literacy: A high level of halal literacy allows MSMEs to understand the requirements and benefits of halal certification. Good halal literacy can increase their understanding of the certification process, halal standards, and the business implications of having halal certification (Nafis et al., 2024).
2. Halal Awareness: High Halal Awareness refers to a better understanding of the importance of halal in products and consumer demand for halal products. This awareness can increase the interest of MSMEs to take part in halal certification because they realize the added

value provided by the halal label in meeting consumer needs and preferences (Alfiansyah, 2024).

3. Motivation: High motivation, such as the desire to meet market demand, increase credibility, and achieve business goals, can be a strong driver for MSMEs to apply for halal certification. This motivation can be strengthened by high halal awareness and halal literacy (Pratikto, Agustina, & Mutiara, 2023).

Religiosity: A high level of religiosity can strengthen the interest of MSMEs in pursuing halal certification because they see running a halal business as part of their adherence to religious principles. Religiosity can strengthen intrinsic motivation to run a business in accordance with moral and spiritual values (Masruroh & Mahendra, 2022).

CONCLUSION

Drawing on the previous discussion's results, it can be inferred that MSMEs in Banjarmasin are interested in halal certification to a considerable extent, with partial influences coming from the factors of halal literacy, halal awareness, motivation, and religiosity. The factors that significantly influence the interest of MSMEs in Banjarmasin in halal certification include halal literacy, halal awareness, motivation, and religiosity. Consequently, the independent variables are also significantly influenced simultaneously.

Suggestions related to the research results may include: a) Strengthening Halal Literacy among MSMEs in Banjarmasin through training, seminars or other educational programs; b) Develop a broader halal awareness campaign to increase understanding of the importance of halal certification; c) Encourage MSME actors with appropriate incentives and motivation to obtain halal certification; d) Utilizing religious values in motivating MSMEs to obtain halal certification; e) Encourage local governments to provide more support to MSMEs in the process of obtaining halal certification, both in terms of funding and administrative facilitation; f) Encourage cooperation between the government, educational institutions, religious communities and industry players in mobilizing efforts to increase interest in halal certification among MSME players; and g) Strengthening the infrastructure that supports the halal certification process, including easier access to information, a more efficient application process, and technical support to meet certification requirements.

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