



The Role of Halal Certification and Brand Image in Increasing Consumer Trust (Case Study of MSMEs Crispy Masjef Bananas)

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Abstract

One of the MSME products in the city of Medan that has been certified halal is Pisang Crispy Masjef, founded in 2020 and quite well known among the people around Medan Johor for its crispy bananas and abundant toppings. The problem in this research is whether halal certification and brand image have an influence on increasing consumer trust and promoting Masjef Crispy Banana MSMEs, as well as what the owner's role is in increasing consumer trust. The objectives of this research are: (1) to know and analyze the effect of halal certification in increasing consumer confidence; (2) to explain and analyze the influence of brand image in promotion; and (3) to understand the role of the owner of Masjef Crispy Banana UMKM in increasing consumer trust through halal certification and brand image. The research method used in this study is descriptive quantitative. The research results show that halal certification and brand image have a significant effect on increasing consumer trust, with the t-count value of the halal certification variable being 4.963 and the t-count value of the brand image variable being 9.512, which is proven to be greater than the t-table value of 1.673. Furthermore, this research also indicates that the owner of the Crispy Masjef Banana UMKM plays a role in increasing consumer confidence by arranging halal certification and carrying out re-branding according to surveys and market demand, changing from "Bersama Pisang Horn Masjef" which uses the main ingredient of banana horns to "Crispy Banana Masjef" which uses the main ingredient of kepok banana.

Introduction

One of the ready-to-eat foods that are currently widely circulated in Medan City is food from processed bananas. Processed bananas are now increasingly varied and continue to develop into business ideas for MSMEs such as banana sponges, crispy bananas, and also sand bananas. But the most popular are crispy bananas and sand bananas using various variants of toppings that make processed bananas more delicious and not bored for consumption. Of the many MSMEs processed with crispy bananas and sand bananas, one of them is Masjef Crispy Banana which is quite famous in the Medan area of Johor. Masjef Crispy Banana has been established for approximately 3 years and has been halal certified in 2023, as evidenced by the halal label installed on carts and also on product packaging to build consumer trust. However, it is necessary to know the extent of the role of halal certification and also brand image in increasing consumer confidence in choosing to buy Masjef Crispy Bananas compared to other similar Crispy bananas (Nisa, 2023).

Halal certification can be a very significant added value in increasing consumer confidence in buying processed banana products compared to other processed crispy banana products. Consumers tend to prefer products that are clearly halal-certified, especially when faced with

a variety of similar products on the market. However, the success of halal certification alone is not enough. It is important to understand that brand image also plays a key role in building and maintaining consumer trust. Crispy Bananas Masjef needs to maintain and strengthen its brand image as a producer of crispy bananas that are not only delicious and innovative, but also uphold halal values (Afiqah & Ahmad, 2023; Hermanu, 2022; Faizal & Nurjanah, 2019).

Based on this description, the researcher intends to find out more about the role of halal certification and brand image in increasing consumer confidence of Crispy Masjef Banana MSMEs. The formulation of the problem raised in this study is: (1) Does halal certification have an effect in increasing consumer confidence of Crispy Masjef Banana MSMEs? (2) Does brand image have an effect in promoting Masjef's crispy banana MSMEs? (3) What is the role of Masjef crispy banana MSME owners in increasing consumer trust through halal certification and brand image?.

Based on the formulation of the problem, this study aims to: (1) find out and analyze whether halal certification has an effect in increasing consumer confidence of MSMEs Crispy Masjef Bananas; (2) explain and analyze the influence of brand image in promoting Crispy Masjef Banana MSMEs; (3) Knowing the role of the owner in increasing consumer trust through halal certification and brand image (Saputri, 2020).

Through this case study on Crispy Masjef Banana MSMEs, we can explore how halal certification and brand image are interrelated in increasing consumer trust. By understanding the positive impact of the role of halal certification and a strong brand image, other MSMEs can also take valuable lessons to improve their competitiveness in an ever-changing and increasingly competitive market.

Halal certification is an assessment and verification process carried out by a halal and independent certification body, aimed at ensuring that the product or service is in accordance with the principles of halal in Islam. This definition corresponds to the view, which explains that halal certification is a document issued by an Islamic institution that confirms that the products listed in it meet Islamic standards. In this context, halal certification is a guarantee of safety for consumers in choosing food products that are in accordance with their religious principles, provide a sense of security, inner peace, and guarantee the feasibility of a product for people or society (Triana, 2022; Islah, 2022).

The indicators of halal certification, according to, include understanding of the halal logo, selection of halal products according to institutions with legal status, selection of products based on halal logos, and knowledge of the differences between halal logos and fake logos (Arifin, 2021).

Brand Image, on the other hand, refers to a positive or negative view of a brand based on consumer experience and perception. Tjiptono stated that brand image is a picture of associations, observations, beliefs, and trust that consumers have towards a particular brand. Brand image reflects the image from the consumer's perspective and involves associations to the advantages of the product as well as the personal characteristics of the brand, as explained by. Brand Image Indicators, according to, include ease of recognition by customers, trusted product quality, as well as brand popularity in the minds of consumers (Masruroh & Rafikasari, 2022; Umayyah & Zulfa, 2021).

Consumer Trust is the trust, trust, and knowledge that consumers have about a product, service, or brand. According to, trust is a psychological area that influences consumer attitudes towards other people or a product. Consumer confidence indicators include the reliability, honesty, care, and credibility of sellers.

Thus, halal certification, brand image, and consumer trust have an important role in influencing consumer behavior and increasing their trust in a product or brand.

Methods

This study uses quantitative data types that group data based on variables and types of respondents, and tabulate data based on variables from all responses, and present data for each variable studied. The research method used is quantitative descriptive which aims to explain phenomena using numbers to reserve individual or group characteristics. The data source used consists of primary data and secondary data (Wekke, 2019; Widodo, 2017).

Location and Time of Research The research was carried out at UMKM Pisang Crispy Masjef located on Jl Karya Wisata No. 55A, Pangkalan Masyur, Medan Johor. The research time is carried out from January to February 2024, adjusted to data needs.

Population and Population Sample in this study are consumers of Crispy Masjef Banana MSMEs totaling around 120 people. The sampling technique uses the Accidental Sampling method, with a sample number of 55 consumers/respondents, which is determined using the slovin formula (Amin et al., 2023).

Data Collection Techniques Data collection techniques were carried out through direct interviews with Crispy Masjef Banana MSME owners and the distribution of closed questionnaires to Crispy Masjef Banana MSME consumers. The questionnaire is prepared based on indicators of the research variables and uses the Likert scale with 5 categories used to assess each statement (Sugiyono, 2014).

Table 1. Likert scale

Symbol	Alternative Answers	Value
SS	Totally Agree	5
S	Agree	4
KS	Disagree Less	3
TS	Disagree	2
STS	Strongly Disagree	1

Result and Discussion

This study involved respondents who were direct buyers of Masjef's crispy bananas. The percentage of purchases in the past month is as follows: 1-5 purchases as much as 58.2%, 5-10 purchases as much as 32.7%, and >10 times purchases as much as 9.1%. Based on consumer income per month, it can be seen that 58.2% of respondents have an income between 500,000 to 1,500,000, 23.6% have an income between 1,500,000 to 3,000,000, and 18.2% have an income of more than 3,000,000. From these data, it can be concluded that respondents with incomes between 500,000 to 1,500,000 are more dominant.

Validity Test

Table 2. Halal Certification Validity Test Results

Variable	rtabel	rcalculate	Information
X1.1	0,2656	0,866	VALID
X1.2		0,702	VALID
X1.3		0,888	VALID
X1.4		0,810	VALID
X1.5		0,849	VALID

X1.6		0,814	VALID
X1.7		0,775	VALID
X1.8		0,832	VALID

Based on the table above, the management of Halal Certification variable data obtained from data management using SPSS 26 shows that all t-count values are greater than t-table values. That is, it can be concluded that all halal certification variable statements are VALID.

Table 3. Brand Image Validity Test Results

Variable	rtabel	rcalculate	Information
X2.1	0,2656	0,888	VALID
X2.2		0,832	VALID
X2.3		0,902	VALID
X2.4		0,822	VALID
X2.5		0,397	VALID
X2.6		0,833	VALID
X2.7		0,825	VALID
X2.8		0,688	VALID

Based on the table above, managing Brand Image variable data obtained from managing data using SPSS 26 shows that all t-count values are greater than t-table values. That is, it can be concluded that the entire brand image variable statement is VALID.

Table 4. Consumer Trust Validity Test Results

Variable	rtabel	rcalculate	Information
Y1	0,2656	0,929	VALID
Y2		0,923	VALID
Y3		0,886	VALID
Y4		0,877	VALID
Y5		0,834	VALID
Y6		0,952	VALID
Y7		0,876	VALID
Y8		0,926	VALID

Based on the table above, data management of the Consumer Confidence variable obtained from data management using SPSS 26 shows that all t-count values are greater than t-table values. That is, it can be concluded that all consumer confidence variable statements are VALID.

Reliability Test

Table 5. Reliability Test Results

Variable	rtabel	rcalculate	Information
X1	0,60	0,922	Reliable
X2		0,907	Reliable
Y		0,966	Reliable

Based on the table above, it can be concluded that: (a) The variable X1 is considered reliable because the t-count value of 0.922 is greater than the t-table of 0.60; (b) The variable X2 is considered reliable because the t-count value of 0.922 is greater than the t-table of 0.60; (c)

The variable Y is considered reliable because the t-count value of 0.922 is greater than the t-table of 0.60.

Normality Test

Table 6. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		55
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.85653156
Most Extreme Differences	Absolute	.114
	Positive	.114
	Negative	-.055
Test Statistics		.114
Asymp. Sig. (2-tailed)		.072 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Based on the table above, it can be seen that the significance value is 0.072. The value is greater than 0.05. So it can be concluded that the data is normal and can be continued further testing.

Multiple Linear Regression Analysis Test

Table 7. Multiple Linear Regression Analysis Test Results

Coefficients ^a						
Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.631	1.901		-2.436	.018
	Halal Certification	.319	.068	.330	4.693	.000
	Brand image	.803	.084	.669	9.512	.000
a. Dependent Variable: consumer confidence						

Based on the table above, the regression equation is obtained as follows:

$$Y = -4.631 + 0.319X_1 + 0.803X_2 + e$$

From the multiple linear regression equation, the following conclusions can be drawn: (a) A constant of -4.631; This means that if halal certification (X1) and brand image (X2) value is 0, then consumer confidence (Y) value is -4.631%; (b) The regression coefficient of the halal certification variable (X1) was 0.319; This means that if the independent variable value is fixed and consumer confidence increases by 1%, then consumer confidence (Y) will increase by 0.319%. The coefficient is positive, meaning that halal certification has a positive effect on consumer confidence (Y), the more halal certification, the more consumer confidence increases; (c) Brand image regression coefficient (X2) of 0.803; This means that if the independent variable has a fixed value and the brand image increases by 1%, then consumer

confidence (Y) will increase by 0.803%. The coefficient is positive, meaning that the brand image has a positive effect on consumer confidence (Y), the more the brand image, the more consumer confidence increases.

F Test Results

Table 8. Simultaneous Test Results F

Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1508.860	2	754.430	210.777	.000b
	Residuals	186.122	52	3.579		
	Total	1694.982	54			
a. Dependent Variable: consumer confidence						
b. Predictors: (Constant), brand image, halal certification						

Based on the results of the F test, it is known that the significance value for the simultaneous effect of X1 and X2 on Y is $0.000 < 0.05$, and the calculated F value is $210,777 > F_{table} 3.18$. Thus, it can be concluded that X1 and X2 have a simultaneous influence on Y.

T Test Results

Table 9. T Test Results

Coefficients ^a						
Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.631	1.901		-2.436	.018
	Halal Certification	.319	.068	.330	4.693	.000
	Brand image	.803	.084	.669	9.512	.000
a. Dependent Variable: consumer confidence						

Halal certification to consumer trust. Based on the results of the t test above, it is known that the calculated t value is 4.693, where the value is greater than the table t ($df=55, \alpha=0.05$) of 1.673, or $4.693 > 1.673$. In addition, it is known that the Sig value of halal certification is 0.00, or less than 0.05, which is $0.000 < 0.05$. Then H_0 is rejected and H_a is accepted, which means that halal certification has a significant effect on consumer confidence. Brand image to consumer trust. Based on the results of the t test above, it is known that the calculated t value is 9.512, where the value is greater than the table t of 1.673, or $9.512 > 1.673$. In addition, it is known that the Sig value of the brand image is 0.000, or less than 0.05, which is $0.000 < 0.05$. Then H_0 is rejected and H_a is accepted, which means that brand image has a significant effect on consumer trust.

Coefficient of Determination Analysis (R²)

Table 10. Coefficient of Determination Test Results

Model Summary ^b				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.943a	.890	.886	1.892
a. Predictors: (Constant), brand image, halal certification				
b. Dependent Variable: consumer confidence				

Based on the table above, the R Square value shows 0.890 times 100% equal to 89%. This shows that the Consumer Trust variable is influenced by halal certification variables (X1) and brand image (X2) by 89%. While the remaining 11% was influenced by variables outside of the regression model of this study.

The Effect of Halal Certification in Increasing MSME Consumer Confidence in Crispy Masjef Bananas

From the results of testing conducted on the hypothesis test (H1) has proven that halal certification has a significant effect in increasing consumer confidence. This can be proven from the significance value, obtained a calculated value of 4.693 where the tcount result is greater than ttable (df = 55, $\alpha = 0.05$) of 1.673, or $4.693 > 1.673$. In addition, it is known that the Sig value of halal certification is 0.00 or less than 0.05, which is $0.000 < 0.05$, then H0 is rejected and H1 is accepted, which means that halal certification has a significant effect on consumer confidence. This is in accordance with research conducted by Umayu Septiyaningrum and Nur Saudah Al Arifa Dewi with the research title "The Effect of Halal Certification on the Purchase Decision of Jamu Products in Kiringan Village". The results showed, based on the hypothesis test conducted by the author, that halal certification had an effect of 52.4% on purchasing decisions, while the remaining influence was influenced by other factors outside of this study (Septiyaningrum & Dewi, 2023; Salim et al., 2015).

Brand Image Influential in Promoting MSMEs Crispy Masjef Bananas

From the results of testing conducted on the hypothesis test (H2) has proven that brand image has a significant effect in increasing consumer confidence. This is evidenced by the significance value, obtained a tcount value of 9.512 where the tcount result is greater than the ttable of 1.673, or $9.512 > 1.673$. In addition, it is known that the Sig value of the brand image is 0.000 or less than 0.05, which is $0.000 < 0.05$, then H0 is rejected and H2 is accepted, which means that the brand image has a significant effect in promoting Crispy Masjef Banana MSMEs (Prasetya et al., 2014).

This is in accordance with research conducted by with the title "The Influence of Brand Image, Product Quality on Trust and Purchasing Decisions (Survey on Honda Vario motorcycle buyers at PT Sumber Purnama Sakti in Gresik Regency)". With a calculated value of 5.288 and a probability of 0.000 ($p < 0.05$), the decision is that H0 is rejected. The results showed that brand image has a significant effect on consumer confidence (Prasetya et al., 2014).

The Role of MSME Owner Pisang Crispy Masjef in Increasing Consumer Trust through Halal Certification and Brand Image

Based on an interview that has been conducted with the owner of Pisang Crispy Masjef, this business was founded on November 28, 2020 with its first brand name is "Bersama Pisang Horn Masjef", which uses banana horn as its main ingredient or characteristic. However, the brand only lasted about 2 years because banana horns were less in demand by the target market in Medan City. In Medan City, people are more familiar with banana kepok than banana horn, so in 2023, the brand "Bersama Pisang Horn Masjef" is changed or rebranded to "Pisang Crispy Masjef" and changes its main ingredient or characteristic to banana kepok based on the results of surveys and careful consideration during the use of the brand and the main ingredient of banana horn before.

After being rebranded with a new name and changing the main ingredient to banana kepok which is better known in Medan City, the market became wider resulting in an increase in sales. However, the characteristic of Crispy Masjef Bananas remains the same since using the brand

"Bersama Pisang Horn Masjeff", namely the crispiness or crunch that distinguishes Crispy Masjeff Bananas from other crispy bananas. Despite using a lot of toppings, the crispiness is still there, so that's what attracts crispy banana lovers.

Masjeff Crispy Bananas have been halal certified since 2023 using the services of the Istiqlal Halal Center certification body. Based on the results of interviews that have been conducted, the existence of halal certification has an impact on increasing the brand value of Crispy Masjeff Bananas. Halal certification is very influential in increasing consumer confidence, especially for Muslim consumers who are very careful in consuming products or food. (Khairunnisa et al., 2020). Thus, it can be concluded that the owner of the Crispy Masjeff Banana MSME plays a role in increasing consumer confidence by taking care of halal certification and rebranding to suit the intended target market.

Conclusion

Based on research and discussions conducted on MSME consumers of Crispy Masjeff Bananas, the author can conclude that halal certification plays an important role in increasing consumer confidence in buying Crispy Masjeff Banana products. This can be proven from the significance value, where the calculated value is 4.693, which is much greater than ttable (df=55, $\alpha=0.05$) of 1.673, or $4.693 > 1.673$. In addition, the Sig value of halal certification is 0.00 or less than 0.05, or $0.000 < 0.05$, so H_0 is rejected and H_a is accepted, which shows that halal certification has a significant effect on consumer confidence. Similarly, brand image also has a significant role in increasing consumer confidence, as evidenced by the significance value, where the calculated value is 9,512, which is greater than the ttable of 1,673, or $9,512 > 1,673$. In addition, the Sig value of the brand image is 0.000 or less than 0.05, or $0.000 < 0.05$, so H_0 is rejected and H_a is accepted, which indicates that the brand image has a significant effect on consumer trust. The owner of Crispy Masjeff Banana also plays an important role in increasing consumer confidence by conducting market surveys and rebranding, changing brand names, and changing main ingredients according to market interests to reach existing target markets. In addition, the owner also takes care of halal labeling so that consumers do not hesitate in choosing Crispy Masjeff Bananas, as revealed in the results of interviews conducted by the author. Therefore, the author also provides some suggestions that can be taken into consideration, considering that halal certification and brand image are elements that play a very important role in increasing consumer confidence to buy MSME products. In addition, it is important for MSMEs to continue to maintain and improve their brand image so as not to reduce consumer trust.

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