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# Halal industry, digital economy, and creative economy: challenges and opportunities for MSMEs in Indonesia

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#### **Abstract**

This research aims to analyze the challenges and opportunities faced by MSMEs in Indonesia in simultaneously utilizing the halal industry, digital economy, and creative economy. The method used is qualitative, with case studies involving indepth interviews, observation, and analysis of related documents. The focus of this research is to identify the main obstacles, such as halal certification bureaucracy, low digital literacy, and limited global market access, as well as opportunities that arise from the integration of these three sectors. The research results show that digitalization facilitates MSMEs in increasing market access and operational efficiency through sharia e-commerce and fintech platforms. Meanwhile, the creative economy encourages innovation in halal products that add value and are relevant to modern consumer trends. However, MSMEs still need help in technology adoption and innovative financing. This research underscores the need for cross-sector collaboration and government policy support to create an inclusive and sustainable business ecosystem. With an adaptive strategy, MSMEs in Indonesia can take advantage of the synergy between the halal industry, digital economy, and creative economy to compete in the global market and contribute to national economic growth

**Keywords**: halal industry; digital economy; creative economy; MSMEs; challenges and opportunities.

### Introduction

The development of the halal industry, digital economy, and creative economy has become a global phenomenon, offering significant growth opportunities for MSMEs in Indonesia and impacting the world economy (Prakoso & Negoro, 2017). As the country with the largest Muslim population in the world, Indonesia is well-positioned to capitalize on this trend. The halal industry, spanning various sectors such as food, beverages, fashion, cosmetics, and tourism, is projected to reach a staggering USD 3.2 trillion globally by 2024 (Fadhlan & Subakti, 2022). The digital

economy in Indonesia is also on an upward trajectory, with an estimated contribution to GDP reaching USD 124 billion in 2025 (Kominfo.go.id, 2020). Furthermore, the creative economy sector has emerged as a key driver of Indonesia's economic development, contributing around 7.44% to the national GDP (Soaduan Pohan, 2021).

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three Combining these sectors presents excellent opportunities for Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. MSMEs, which contribute more than 60% to Indonesia's GDP and cover around 99% of total business units, strategically drive the national economy (Sadali, Fikri, & Adinugraha, 2024). In the context of globalization and digitalization, MSMEs have the potential to penetrate international markets through the adoption of digital technology, creative product innovation, and compliance with halal industry standards. Even though this opportunity is enormous, MSMEs in Indonesia still need to work on utilizing the halal industry, digital economy, and creative economy. Lack of access to digital technology and skills is one of the main obstacles to MSMEs' ability to compete in this digital era (Sanrego, 2017). Besides, the literacy level regarding halal standards and certification still needs to be higher, so many MSMEs need help entering the domestic and international halal market (Adinugraha & Sartika, 2019). From a creative economy perspective, many MSMEs still rely on traditional production methods without utilizing the potential for creativity and innovation in developing their products or services (Annisa, 2023). Many MSMEs need to take advantage of the great opportunities offered by integrating the halal industry, digital economy, and creative economy with these various challenges. Despite its enormous potential, MSMEs struggle to compete globally and innovate to meet growing market demand (Ausat & Peirisal, 2021).

Previous research has discussed the halal industry, digital economy, and creative economy separately and their role in developing MSMEs. For example, research by Effendi et al. (2024) discusses the importance of halal certification for international market access, while Aminullah (2022) emphasizes the role of the digital economy in encouraging the growth of MSMEs in Indonesia. Apart from that, Boğa & Topcu (2020) studied the influence of the creative economy on MSME product innovation.

A significant research gap exists regarding integrating these three sectors into Indonesia's MSME development context. Little

research holistically examines how MSMEs can utilize these three sectors simultaneously to increase their competitiveness. Studies regarding MSMEs' challenges and opportunities in exploiting synergies between the halal industry, digital economy, and creative economy are still minimal. Thus, this research aims to fill this gap by analyzing the challenges and opportunities MSMEs face in Indonesia in utilizing these three sectors simultaneously (Capri, 2017).

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Several previous studies have contributed to understanding the role of the halal industry, digital economy, and creative economy for MSMEs. Nila et al. (2019) found that halal certification increases consumer confidence and opens up international market access for MSMEs. Sulthoni et al. (2024) highlighted the importance of digital transformation for MSMEs to improve operational efficiency and reach a broader market. Adinugraha et al. (2023) show that the creative economy encourages MSME product innovation, especially in the fashion and handicraft sectors. These studies are still partial and must cover interactions between the three industries simultaneously. For example, a survey by Ministry of Tourism and Creative Economy of the Republic of Indonesia & Organization (2012) only focuses on the creative economy sector without considering its impact on the halal industry. In contrast, Afnan & Saidufin (2021) research on halal certification does not examine how the digital economy can help MSMEs in the certification process. Thus, this research provides a more holistic approach to answering the challenges MSMEs face in exploiting opportunities from these three sectors.

The urgency of this research lies in the need to develop more effective strategies for MSMEs to compete in the digital era and simultaneously take advantage of opportunities from the halal industry and creative economy. With increasing global demand for halal products and rapid digitalization in all economic sectors, MSMEs must be more adaptive and innovative in facing these changes (Hantari, Tamamudin, & Adinugraha, 2024). As global competition becomes increasingly fierce, MSMEs must be more proactive in utilizing the creative economy to create added value for their products (Aulia, Syukron, Arifin, Syafi'i, & Adinugraha, 2024). This research is fundamental to answering this urgent need and providing strategic guidance for stakeholders in developing policies that support the growth of MSMEs in Indonesia (Tambunan, 2019).

Hopefully, this research can provide practical and theoretical contributions to developing MSMEs in Indonesia. Practically, the results of this research offer recommendations that can be used by the government, MSME associations, and industry players in designing strategies to increase the competitiveness of MSMEs through synergy between the halal industry, digital economy, and creative economy. This research helps MSMEs understand their challenges and how to overcome them by utilizing digital technology and creative innovation. Theoretically, this research is expected to enrich the literature on MSME development in the context of the digital economy, halal industry, and creative economy. It will also provide a conceptual framework that other researchers can use to study the integration of these three sectors in other developing countries.

This research will help MSMEs in Indonesia be better prepared to compete in the global market and contribute more to the national economy by implementing innovative and adaptive strategies for facing the challenges of the times.

### Literature review

### Halal industry as a pillar of the MSME economy

The halal industry significantly contributes to Indonesia's economic growth, especially in the micro, small, and medium enterprises (MSME) sector. The demand for halal products and services is not only limited to food and beverages but also extends to the cosmetics, pharmaceutical, tourism, and Muslim fashion sectors (Dinar Standard, 2022). According to the State of the Global Islamic Economy Report 2023, Indonesia is ranked at the top in global consumption of halal products, emphasizing the critical role of MSMEs in meeting this demand. Government regulations, such as halal certification through the Halal Product Guarantee Agency (BPJPH), provide opportunities, but bureaucracy and certification costs are still obstacles for MSMEs (BPJPH, 2024).

### Digital economy: transformation and acceleration of MSMEs

Digitalization has changed the business landscape globally, and MSMEs in Indonesia are starting to utilize digital technology to increase competitiveness. E-commerce and fintech provide MSMEs access to expand markets and obtain capital more efficiently. Platforms such as Tokopedia, Shopee, and Bukalapak enable

MSMEs to reach a broader range of consumers, while digital payment services and app-based loans increase financial inclusion (Adinugraha, Shulthoni, & Sain, 2024). In addition, the COVID-19 pandemic accelerated the adoption of digital technology, encouraging MSMEs to shift to online-based business models to survive and develop (Andrean, Adinugraha, & Surur, 2022). The main challenge lies in low digital literacy and limited access to technological infrastructure, especially in remote areas. This digital divide demands government and private sector attention to provide training and technical assistance for MSMEs to adapt to digital economy developments (Adinugraha et al., 2024).

### Creative economy as a motor for innovation and competitiveness

The creative economy plays a vital role in increasing the innovation and competitiveness of MSMEs in Indonesia. With subsectors such as fashion, culinary, and crafts, the creative economy utilizes creativity and local wisdom as a competitive advantage. Through the Creative Economy Agency and the National Movement Proudly Made in Indonesia initiative, the government supports the creative economy's growth by encouraging innovation and digital marketing for MSMEs (Shulthoni, Hermawan Adinugraha, Rumiyati, Imani, & Achmad, 2023). The creative economy has enormous potential, several MSMEs need more innovation capital and limited access to global markets. Therefore, synergy between the government, business actors, and the creative community is necessary to strengthen the creative economic ecosystem in Indonesia (Aurahma & Arsyianti, 2023).

# Challenges and opportunities for MSMEs: integration of halal, digital and creative industries

Integrating the halal industry, digital economy, and creative economy provides excellent opportunities for MSMEs to develop, especially in the global market. Halal products with an innovative touch and marketed digitally can attract consumers from various countries, especially Muslims. However, challenges such as halal certification bureaucracy, limited digital literacy, and lack of access to financing still hamper the maximum potential of MSMEs (Amar, Berliani, Marta, Rahmadani, & Rahma, 2023). In facing this challenge, cross-sector collaboration, supportive policies, and increased digital literacy and innovation among MSMEs are needed. Digitalization is a short-term solution and a long-term strategy for

the sustainability of MSMEs in the creative and halal economy era (Moegiarso, 2020).

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The halal industrial ecosystem, digital economy, and creative economy provide great opportunities and challenges for MSMEs in Indonesia. By overcoming bureaucratic obstacles, digital literacy, and innovation, MSMEs can exploit existing potential to strengthen their competitiveness in local and global markets. Digital transformation and government policy support are the keys to creating a sustainable and inclusive ecosystem for future MSME development (Rahayu, Budiarti, Firdauas, & Onegina, 2023).

### Research methods

This research uses a qualitative approach to understand the challenges and opportunities faced by Micro, Small, and Medium Enterprises (MSMEs) in Indonesia in utilizing the halal industry, digital economy, and creative economy. A qualitative approach was chosen because it allows researchers to explore MSMEs' perspectives, experiences, and strategies in dealing with this phenomenon (Tilleczek, 2020).

This research uses a qualitative case study design. This design was chosen because the research focuses on examining phenomena that occur in a particular context, namely the challenges and opportunities for MSMEs in Indonesia in integrating the three sectors. Qualitative case studies allow researchers to analyze various factors that influence MSMEs' ability to holistically take advantage of opportunities in the halal industry, digital economy, and creative economy.

This research was conducted in several regions in Indonesia that have a high concentration of MSMEs and great potential in these three sectors, such as Jakarta, Bandung, Yogyakarta, and Surabaya. These areas were chosen because they are centers of MSME growth and have rapidly developing creative economic dynamics.

Research subjects include MSMEs operating in the halal food and beverage sector, creative fashion, and digital-based services. Researchers interview MSME owners and managers, regulators or related government agencies, experts from MSME associations, and the halal industry, digital economy, and creative sectors.

Researchers use the following data collection techniques:

 In-depth interview. This technique has been used to gather information from MSME owners or managers regarding their experience managing businesses that focus on the halal industry, digital economy, and creative economy. Semistructured interviews have been conducted to be flexible but still focused on the research topic. Interviews have been conducted with stakeholders such as regulators and industry experts to understand the challenges and opportunities for MSMEs in Indonesia.

2. Observation. Researchers directly observe MSME operations, especially regarding the use of digital technology, the halal certification process, and the creative innovations implemented. These observations helped researchers understand business management's natural dynamics and challenges.

 Documentation. Documents such as MSME annual reports, statistical data from the Ministry of Cooperatives and SMEs, and regulations related to the halal industry and digital economy have been collected and analyzed to support interviews and observations.

Data from interviews, observations, and documentation were analyzed using thematic analysis techniques. The thematic analysis steps in this research include: a) Initial coding. The researcher has re-read the interview transcripts and observation notes to identify themes or categories relevant to the research focus. Each significant unit of information has been assigned an initial code related to themes such as digitalization challenges, barriers to halal certification, or innovation in the creative economy; b) Theme grouping. Once the initial codes are identified, the researcher has grouped the codes into broader themes. For example, the theme "technology challenges" could include a variety of codes such as lack of technology infrastructure, low digital literacy, or the high cost of technology adoption; c) Cross-case analysis. Researchers compared findings from various research subjects (MSMEs in multiple regions) to see similarities and differences in the challenges and opportunities faced. This approach has helped identify general patterns and specific variations among MSMEs in various sectors and regions; d) Data triangulation: Researchers compared results from interviews, observations, and documentation to ensure consistency of findings. This triangulation

is essential to validate the data and provide reliable research findings (Groenland & Dana, 2019).

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Researchers apply the following strategies to ensure the validity and reliability of the research: a) Triangulation of data sources. By comparing data from various sources (interviews, observations, and documentation), researchers can ensure that research findings have a strong and consistent basis; b) Member checking. After data analysis, the results of the interview have been confirmed again with the participant to ensure that the researcher's interpretation matches the participant's perspective. This is important to maintain data validity and avoid interpretation bias; c) Audit trail. Researchers systematically document each step in the data collection and analysis process so that other parties can review and check it. This approach helps maintain transparency in the research process and increases the reliability of the results (Mills & Birks, 2017).

#### **Results and discussion**

# Development of the halal industry in the digital era: transformation of MSMEs in Indonesia

The global halal industry has increased in recent decades, with demand for Sharia-compliant products growing worldwide. As the country with the largest Muslim population, Indonesia has an excellent opportunity to become a significant player in the global halal market. Halal products include food and drinks and penetrate other sectors such as cosmetics, pharmaceuticals, fashion, and Islamic financial services. According to a Global Islamic Economy Report (2021) report, the global halal industry is estimated to reach USD 3.2 trillion in 2024, showing a significant increase from previous years (DinarStandard, 2020).

Along with these developments, digitalization is crucial in transforming the halal industry. In the digital era, using technology such as e-commerce platforms, sharia fintech, and social media has helped halal MSMEs expand their market reach. Digital technology has also changed vhow halal products are produced, distributed, and marketed. For MSMEs in Indonesia, digitalization offers excellent opportunities to optimize marketing, operational efficiency, and access to global markets. Digitalization also brings challenges, especially for MSMEs that are not yet fully ready or have

limited resources. Adaptation to digital technology, knowledge of halal regulations, and understanding of digital consumer behavior are the keys to optimizing the halal industry's potential in this modern era (Zabolotniaia, Cheng, Dorozhkin, & Lyzhin, 2020).

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Digitalization has encouraged many MSMEs in the halal sector to utilize digital technology to survive and develop amidst global competition. One of the most apparent impacts of digital transformation is increased market access. Through e-commerce platforms such as Tokopedia, Shopee, and Lazada, halal MSMEs can reach a much more comprehensive range of consumers than conventional marketing methods. These platforms enable MSMEs to sell their products in local markets and abroad (Dabbous, Barakat, & Kraus, 2023).

According to research by Kusumaningtyas et al. (2022), digitalization allows halal MSMEs to increase their visibility in international markets through e-commerce and social media. Halal products marketed digitally, primarily through e-commerce platforms, are more easily accessible to global consumers looking for Sharia-compliant products. On the other hand, using social media such as Instagram, Facebook, and YouTube allows halal MSMEs to build brands and interact directly with consumers, allowing them to understand market needs better. Despite increasing market access, many halal MSMEs in Indonesia have not fully adopted digitalization. Santoso & Rachman (2023) found that only around 30% of halal MSMEs in Indonesia actively utilize digital platforms to market their products. The low adoption of this technology is often caused by limited resources, low digital literacy, and a lack of knowledge about halal regulations that apply in the global market. Even though digitalization offers enormous opportunities, halal MSMEs in Indonesia face various challenges in adopting digital technology. The first challenge is digital literacy. Many MSMEs in Indonesia, especially in remote areas, still face obstacles in accessing digital technology and understanding how to use it. A report from the ASEAN SME Transformation Survey stated that around 40% of MSMEs in Indonesia do not have a sufficient understanding of how to use digital technology effectively in their business (Anjum & Sharin, 2022).

Another challenge is halal certification. In Indonesia, the halal certification process required to ensure that products meet sharia standards is often complicated and time-consuming. Due to limited

costs and resources, many MSMEs find it challenging to obtain halal certification. According to Nur Efendi & Wahyoeono H (2024), the halal certification process in Indonesia requires relatively high costs for MSMEs, which often prevents them from competing in larger markets.

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Data security and consumer protection challenges also arise with the increasing use of digital platforms. Mujiatun et al. (2023) revealed that many halal MSMEs in Indonesia do not have adequate data security systems, which can result in losses when information leaks or cyber attacks occur. This is one of the main obstacles for MSMEs in building consumer trust in the digital market.

Digitalization has offered various significant opportunities for halal MSMEs in Indonesia. First, digitalization allows MSMEs to utilize sharia fintech as a financing solution. Sharia fintech, such as Ammana and Investree Svariah, offers access to financing by Islamic principles without usury. With the existence of Sharia fintech, halal MSMEs that previously had difficulty accessing conventional financing can now obtain financial support that is more appropriate to their needs. Second, integration between the halal industry and the creative economy also opens up new opportunities for halal MSMEs to innovate. In the digital era, MSMEs can create products by sharia and have added value in creativity. For example, halal fashion products that combine traditional designs with modern technology have become a trend in the global market, as found in research by Maziyyah et al. (2023). Third, increasing global awareness about sustainability and ethical products provides an excellent opportunity for halal products to gain a place in the international market. Halal products, typically associated with high standards in terms of cleanliness and quality, are considered more environmentally friendly and ethical, making them an attractive option for non-Muslim consumers concerned about sustainability issues (Adinugraha, 2020).

This research shows that developing the halal industry in the digital era provides excellent opportunities for MSMEs in Indonesia. Digitalization has helped halal MSMEs expand market access, increase efficiency, and innovate to create more competitive products. However, the challenges faced, such as low digital literacy and a complex halal certification process, require serious attention from the government and other stakeholders. With the right strategy, halal MSMEs in Indonesia can take advantage of the enormous

potential offered by the digital economy to become significant players in the global market.

# Technological innovation and creative economy in halal product development

Technological innovation and the creative economy are essential in developing halal products, especially in this digital era. Technology makes the production process more efficient, while the creative economy helps create products and services that have added value in aesthetics and functionality. In Indonesia, the synergy between technological innovation and the creative economy in the halal industry has opened up new opportunities for MSMEs to create halal products that are not only of high quality but also have their appeal to consumers (Rodrigues-Ferreira, Afonso, Mello, & Amaral, 2023).

Technological innovation in the halal industry has developed rapidly, increasing consumer demand for products that are not only sharia-compliant but also high quality and affordable. Technology such as the Internet of Things (IoT), blockchain, and Artificial Intelligence (AI) is starting to be applied in various halal production processes. For example, IoT technology enables real-time monitoring of raw materials used in halal food production, ensuring that every production stage complies with strict halal standards. Blockchain is used to trace the origin of raw materials transparently, ensuring the integrity of halal products from upstream to downstream (Saqib, Ozturk, & Usman, 2023).

The creative economy encourages MSMEs to innovate and create halal products that are more attractive to global consumers. The use of innovative designs in halal fashion products, for example, has made Indonesia one of the centers of halal fashion in the world. Fashion products such as hijabs and modern Muslim clothing now fulfill sharia requirements and become international fashion trends. For example, local brands such as Hijup have succeeded in utilizing the creative economy to market halal fashion products to the global market, especially by using e-commerce platforms and social media (Jailani & Adinugraha, 2022).

Digital technology has changed how halal MSMEs operate, especially in production, distribution, and marketing. One of the most significant digital innovations in the halal industry is ecommerce. The e-commerce platform allows halal MSMEs to sell

Indonesia, platforms such as Tokopedia, Shopee, and Bukalapak have become the main channels through which MSMEs can market their halal products. The use of e-commerce technology allows MSMEs to cut distribution costs and speed up the process of marketing their products to consumers (Taalbi, 2017).

their products to a broader market at home and abroad. In

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Besides e-commerce, sharia fintech also plays an essential role in developing halal products in Indonesia. Sharia fintech provides access to financing for MSMEs that may find it difficult to obtain capital from conventional banks. Fintech platforms such as Ammana and Investree Syariah offer financing that complies with Sharia principles, helping halal MSMEs to develop their businesses without violating religious provisions (Jailani, Kuat Ismanto, Susminingsih, & Adinugraha, 2022). Access to funding is essential for MSMEs who want to innovate and increase their production capacity.

Digital applications such as Zomato Halal and Halal Navi have made it easier for consumers to find halal products and services. These applications use location-based service technology to help consumers find halal restaurants, supermarkets, and other products that comply with Sharia around them. This application helps Muslim consumers and increases the visibility of MSMEs that provide halal products and services (Jailani, Adinugraha, & Ismanto, 2023).

Sharia fintech emerged as a solution to overcome this challenge. Sharia fintech is a form of financial service that is based on Sharia principles, such as the prohibition of riba (interest), gharar (uncertainty), and maysir (speculation). Sharia fintech allows halal MSMEs to access capital without violating religious regulations, encouraging business growth. Platforms such as Ammana and Investree Syariah offer Sharia contract-based loans, which make it easy for halal MSMEs to obtain working capital. Sharia fintech also allows entrepreneurs to access investors interested in halal businesses within and outside the country (Adinugraha, 2022). According to Aulia et al. (2024), sharia fintech has helped more than 20% of halal MSMEs in Indonesia access the financing they need to develop their businesses. Sharia fintech has encouraged innovation in the halal MSME business. With more accessible access to financing, MSMEs can invest the funds they earn to improve product quality, adopt new technology, and expand their distribution network. This allows halal MSMEs to be more competitive in the global market (Ishak, Sah, Mohamad, & Bakar, 2019).

The creative economy provides excellent opportunities for halal MSMEs to innovate and create attractive products for local and global consumers. Fashion is one of the creative economy sectors closely related to the halal industry. Halal fashion products, such as Muslim clothing and accessories, have increased in Indonesia, with local brands such as Zoya, Rabbani, and Elzatta leading the industry (Sholihah & Mu'arif, 2023).

Creative economic innovation is also vital in the food and beverage sector. Halal food products are no longer limited to traditional foods but have developed into more creative and innovative products. For example, halal snack products packaged with modern and attractive designs have succeeded in attracting the attention of young consumers, both at home and abroad. Duman (2011) found that halal product packaging design and

The creative economy allows halal MSMEs to collaborate with designers, artists, and content creators to promote their products. For example, marketing campaigns through Muslim influencers on social media have become an effective strategy to increase consumer awareness of halal products. This kind of collaboration allows MSMEs to create a strong brand identity that is relevant to modern consumer trends (Adinugraha & Ma'ruf, 2023).

branding innovation can increase consumer attractiveness.

The findings of this research have stated that collaboration between technological innovation and the creative economy in developing halal products has opened up new opportunities for MSMEs in Indonesia. The use of digital technology such as ecommerce and sharia fintech allows halal MSMEs to increase operational efficiency and expand their market reach. Meanwhile, the creative economy will enable MSMEs to innovate and create halal products that are attractive and relevant to global consumer trends. By combining these two elements, halal MSMEs in Indonesia have great potential to compete in the global market and contribute more to national economic growth.

# Opportunities and challenges for halal MSMEs in the digital economic ecosystem: global and local perspectives

The global halal industry has grown significantly, especially in the last few decades. With the Muslim population continuing to

increase, the demand for products that comply with sharia principles is also growing. The global halal market covers various sectors, including food and beverages, fashion, cosmetics, pharmaceuticals, tourism, and Islamic financial services. According to a report from the State of the Global Islamic Economy, the value of the global halal economy is estimated to reach USD 3.2 trillion in 2024. Meanwhile, digitalization has also changed how consumers market, distribute, and access halal products locally and globally (Dinar Standard, 2022).

The digital economy in Indonesia has developed rapidly, and this provides great opportunities for halal MSMEs. According to Google et al. (2021), the value of Indonesia's digital economy is expected to reach USD 124 billion in 2025, making it one of the largest digital economies in the Southeast Asia region. This development is driven by increasing internet penetration, increasingly widespread use of smartphones, and the rapid growth of e-commerce platforms. Digital platforms such as Tokopedia, Shopee, and Lazada have become the main space for MSMEs to sell their products online. However, even though the digital economy offers various opportunities, halal MSMEs in Indonesia still face a number of challenges. This challenge comes from internal factors, such as a lack of digital literacy and limited access to financing, and external factors, such as halal regulations and increasingly fierce global competition.

One of the main challenges faced by halal MSMEs in Indonesia is halal regulations (Widyastuti, Febrian, Sutisna, & Fitrijanti, 2020). Halal certification is one of the main requirements for MSMEs who want to market their products as halal products, both in the domestic and international markets. However, the halal certification process is often considered complicated and time-consuming. According to Achmad (2023), many MSMEs in Indonesia experience difficulties in obtaining halal certification due to high costs, complicated processes, and a lack of understanding of halal regulatory requirements.

Halal standards at the global level vary from country to country, so MSMEs who want to export their products to international markets must meet various standards. For example, halal standards in Indonesia, supervised by the Indonesian Ulema Council (Majelis Ulama Indonesia, MUI), may differ from those in countries such as Malaysia, the United Arab Emirates, or Europe. This non-compliance

with standards can be a barrier for halal MSMEs who want to expand their markets abroad (Fuadi, Soemitra, & Nawawi, 2022).

Digitalization has presented new challenges in terms of data security and protecting halal consumers. Consumers who shop for halal products online are often concerned about the authenticity of the halal certification of the products they purchase. Research by Hamid & Tan (2023) shows that a lack of transparency regarding the halal certification process on e-commerce platforms can reduce consumer trust. Therefore, it is important for halal MSMEs to work together with e-commerce platforms and regulators to ensure that products sold online have valid halal certification and can be easily verified.

Halal MSMEs in Indonesia are also facing challenges in adopting digital technology. Even though there are many digital platforms available, many MSMEs have not fully utilized this technology to develop their businesses. A report by the Ministry of Cooperatives and SMEs stated that around 40% of MSMEs in Indonesia still do not have a strong digital presence. Various factors, including limited technological infrastructure, lack of digital literacy, and minimal government and financial institutions support (Sugiarto, Dwi Puspitasari, & Baron, 2023).

Technology adoption is a big challenge for halal MSMEs operating in rural or remote areas in Indonesia, where internet infrastructure is still limited. According to Nursalwani et al. (2021), many MSMEs in remote areas have difficulty accessing stable and affordable internet, thus preventing them from utilizing e-commerce platforms and other digital technologies. The lack of digital literacy is also a significant obstacle for halal MSMEs to adapt to the digital economy. Many MSME owners are still unused to digital technology for business operations and product marketing. Research by Binti Nur Asiyah et al. (2023) shows that many halal MSMEs still rely on conventional marketing methods and have not fully utilized the potential of social media, e-commerce, and financial technology to increase their sales.

Halal MSMEs in Indonesia have great opportunities to develop in the global market, especially with the support of the digital economic ecosystem. With digitalization, halal MSMEs have easier access to international markets. E-commerce and social media platforms allow MSMEs to market their products to consumers

abroad without facing geographic barriers that previously were obstacles.

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One of the big opportunities for halal MSMEs in the global market is the increasing demand for halal products in non-Muslim countries. According to Mabkhot (2023), demand for halal products comes from Muslim and non-Muslim consumers who consider halal products cleaner, healthier, and of higher quality. This opens up opportunities for halal MSMEs to export their products to countries such as the United States, England, Japan, and South Korea, where awareness of halal products is increasing. Digital technology allows halal MSMEs to be more efficient in managing their supply chains. Technologies such as blockchain enable transparent tracking of the origins of raw materials, ensuring that halal products meet sharia standards from upstream to downstream. Research by Hendayani & Fernando (2023) shows that using blockchain in the halal product supply chain increases consumer confidence and helps MSMEs meet halal regulatory requirements in international markets.

The Indonesian government has realized the importance of supporting the development of halal MSMEs in the digital era. One of the main initiatives taken by the government is to provide digitalization training for MSMEs. Programs such as "UMKM Go Digital," launched by the Ministry of Communication and Information, aim to increase digital literacy among MSMEs, including halal MSMEs. The government is also collaborating with ecommerce and fintech platforms to provide MSMEs access to financing and digital infrastructure.

The Halal Product Guarantee Organizing Agency (Badan Penyelenggara Jaminan Produk Halal, BPJPH) and the Indonesian Ulema Council (MUI) have worked to simplify the halal certification process for MSMEs (Adinugraha et al., 2021). The government also continues to strengthen regulations related to the digital economy to protect consumers and business actors from cyber security threats and online fraud.

Based on the description above, this research has concluded that halal MSMEs in Indonesia have great opportunities to develop in the digital era, especially with government support and technological advances. Although there are challenges related to halal regulations and technological adaptation, halal MSMEs can take advantage of opportunities in the global market by using e-

commerce platforms, sharia fintech, and innovative technologies such as blockchain. Sustainable policy support, as well as collaboration between MSMEs, the government, and related institutions, will be the key to the success of developing halal MSMEs in Indonesia.

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### Halal MSME marketing and branding strategy via digital platform

Digital marketing has become one of the main strategies for MSMEs worldwide to expand their markets, including halal MSMEs in Indonesia. In the era of the digital economy, the Internet has become the primary tool for promoting products and reaching consumers, both at the local and international levels. Digital marketing offers various opportunities for halal MSMEs to increase visibility, strengthen brands, and increase sales (Dash, 2021).

Digital platforms such as social media, e-commerce, and websites have become the main pillars of marketing strategies. Research by Muis (2020) shows that halal MSMEs that use social media as part of their marketing strategy experience an increase of 30-40% in sales. This highlights the importance of using digital technology to expand the market reach of halal products, especially among millennials who are more active in using the internet.

E-commerce platforms in Indonesia, such as Tokopedia, Bukalapak, and Shopee, have become where halal MSMEs market their products. These platforms enable MSMEs to sell halal products to consumers throughout Indonesia and even international markets without a physical store. This is very beneficial for MSMEs, which often face limited resources and capital when opening branches in various locations (Canover & Kartikasari, 2021).

Social media such as Instagram, Facebook, and TikTok have become effective marketing channels for halal MSMEs. Through social media, MSMEs can build closer relationships with consumers, build brands, and actively interact with customers. For example, MSMEs can use features such as Instagram Stories, Facebook Ads, and TikTok challenges to introduce new products, run promotional campaigns, or educate consumers about the benefits of their halal products. This marketing strategy has proven effective in increasing brand awareness and consumer loyalty (Jusuf, 2023).

A critical aspect of marketing halal products is building a solid brand identity through halal branding. Halal branding is about ensuring products comply with Sharia standards and conveying values following halal principles to consumers. This is important, considering that Muslim consumers are increasingly innovative in choosing the products they consume, and they want to ensure that the products they buy comply with Sharia regulations, from raw materials to the production process.

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Halal branding covers a brand's visual and narrative aspects, including the logo, packaging, and consumer messages. According to research by Yuningsih M et al. (2023), consumers tend to trust products with official halal certification and demonstrate commitment to halal standards in packaging and marketing materials. Therefore, halal MSMEs must ensure that their brand identity reflects compliance with halal principles in terms of products and marketing communications.

Brand authenticity is also essential in halal branding. Consumers today are looking for products that are not only formally halal but also sustainable and ethical. This opens up opportunities for halal MSMEs to highlight sustainability aspects, such as using local raw materials, environmentally friendly production processes, and corporate social responsibility in their brand narrative. Strong halal branding can help halal MSMEs differentiate their products from competitors and build long-term consumer loyalty.

In the digital world, SEO (Search Engine Optimization) has played an essential role in increasing the visibility of halal products on search engines such as Google (Sintha Erika Putri & Budi Prabowo, 2023). SEO is a technique that optimizes a website or online shop to appear in the top search results when consumers search for halal products. By using relevant keywords, quality content, and other technical optimizations, halal MSMEs can attract more organic traffic to their sites. SEO consists of two main components: on-page SEO and off-page SEO. On-page SEO involves optimizing content on MSME websites, such as using relevant keywords, interesting meta descriptions, and informative content. For example, if MSMEs sell halal food, they can use keywords such as organic "halal food" or "healthy halal products" to attract the attention of consumers looking for similar products online. Off-page SEO involves efforts outside the website, such as building backlinks from other websites that have high authority. The more quality backlinks an MSME website has, the higher its ranking in Google search results. Research by Dewi & Adinugraha (2023) shows that halal MSMEs that use SEO techniques effectively experience an increase in site traffic of up to 50% in one year, which positively impacts increasing sales. Strong SEO can help Halal MSMEs increase their visibility in search engines and build credibility in the eyes of consumers. Websites on the first page of Google search results are more likely to be considered industry authorities, increasing consumer confidence in the products sold.

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Social media has become one of the most effective marketing tools for halal MSMEs in the digital era. Platforms like Instagram, Facebook, YouTube, and TikTok allow MSMEs to reach a wider audience at relatively low costs. The use of social media not only helps MSMEs to increase sales but also to build stronger relationships with consumers through exciting and interactive content. For example, using Instagram and Facebook Ads allows MSMEs to target consumers based on their demographics, interests, and online behavior. With this feature, halal MSMEs can target specific audiences, such as Muslim consumers interested in halal products, with relevant and personalized advertising. In addition, Instagram Stories and Facebook Live allow MSMEs to interact directly with consumers, introduce new products, or answer questions about their halal products.

Research by Hajid Imam Pranoto (2023) shows that MSMEs that actively use social media as part of their marketing strategy experience a significant increase in sales. Social media also allows halal MSMEs to utilize influencer marketing to collaborate with Muslim influencers to promote their products. Muslim influencers with large followings can help halal MSMEs introduce their products to a broader audience and build consumer trust.

Halal MSMEs still face several challenges in utilizing this technology effectively. One of the main challenges is the lack of digital literacy among MSME players. Many MSMEs are still unfamiliar with digital platforms and online marketing strategies, which means they cannot exploit the full potential of digital technology. The increasing digital advertising costs are also challenging for MSMEs, especially those with limited marketing budgets. Advertising on platforms like Facebook and Instagram can be expensive if not managed well, and this can be a barrier for small MSMEs looking to compete with larger companies with larger marketing budgets. Data security is also an issue that must be considered in digital marketing. Halal MSMEs must ensure an adequate security system to protect their consumer data, especially

regarding online transactions. Consumer trust is essential in the halal industry, and data leaks can damage the reputation of MSMEs and reduce consumer trust in their brands.

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The findings of this research state that digital marketing strategies and halal branding are the keys to the success of halal MSMEs in the digital economy era. By utilizing SEO, social media, e-commerce, and influencer marketing, halal MSMEs can expand their market reach and build stronger consumer relationships. However, to be successful in digital marketing, MSMEs must continue to improve their digital literacy and ensure that they have an effective strategy that fits their budget. Solid and transparent halal branding will also help halal MSMEs build consumer trust and loyalty, which is critical for long-term success.

#### Conclusion

This research has concluded that research on the halal industry, digital economy, and creative economy reveals that these three sectors have great potential to support the growth of MSMEs in Indonesia. Combining the halal industry, digital transformation, and creativity opens up new opportunities for MSMEs to expand markets, increase competitiveness, and strengthen product and service innovation.

The halal industry is the central pillar in encouraging MSMEs to develop products that comply with sharia. However, bureaucratic challenges and costs in the halal certification process must be overcome so that MSMEs can be more competitive in local and global markets. On the other hand, digitalization has changed the way MSMEs operate and market their products. Sharia e-commerce and fintech provide broader access to markets and financing, but many MSMEs still face obstacles in digital literacy and technological infrastructure.

The creative economy complements the development of MSMEs by encouraging innovation and product differentiation through local wisdom and creativity. Support from the government, such as through the National Movement Proudly Made in Indonesia initiative, is a strategic step in connecting this sector with broader market needs. Nevertheless, limited innovation capital and access to international markets remain significant challenges for many MSMEs.

Integration between these three sectors offers excellent opportunities for MSMEs to create creative halal products marketed digitally. This synergy allows MSMEs to penetrate the global market, especially with the increasing demand for halal products from non-Muslim consumers who pay attention to sustainability and ethical aspects. However, cross-sector collaboration and supportive policies are needed to realize this potential.

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To adapt and develop, digital training and innovative financing support are essential for MSMEs. The transformation of MSMEs through the digital and creative economy integrated with the halal industry requires continued commitment from various parties. With the right strategy, MSMEs in Indonesia can potentially become significant players in the global market while contributing significantly to national economic growth in this modern era.

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