

## THE INFLUENCE OF DIGITAL MARKETING, HALAL LABELING AND BUSINESS CAPITAL ON THE INCOME OF FRANCHISE MSME

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**Abstract:** This study aims to analyze the influence of digital marketing, halal labeling, and capital on the income of franchise Micro, Small, and Medium Enterprises (MSMEs). In the digital era, marketing through online platforms is increasingly important for MSMEs to reach a wider range of consumers. In addition, halal labels are an important factor, especially in markets with a majority Muslim consumer, which can influence trust and purchasing decisions. Capital is also an important variable in supporting business operations and development. The research method in this study is quantitative. Using primary data derived from the results of questionnaire answers distributed by researchers to franchise MSME actors in Sungai TFull City. The research sample uses the slovin formula with a sample of 30 MSME actors. This study found that Digital Marketing had an effect on the development of franchise MSMEs in Suangai TFull City, while halal labeling and business capital did not have a significant effect on the income of franchise MSMEs in Sungai TFull City. In conclusion, franchise MSMEs who want to increase their income are advised to optimize their digital marketing strategies and pay attention to the aspect of halal labeling, in addition to managing capital effectively.

**Keywords:** *Digital marketing, Halal labeling, Business Capital, Revenue, MSME Franchise*

### INTRODUCTION

Development The Indonesian and World Economy is publication quarterly published by the Deputy Economic Sector Ministry of PPN/Bappenas. Publication This based on data and information that has been published by the Ministry/Institution, agency international, associations, and results from discussion limited development the economy that is carried out together with several Ministries/Institutions, observers, and practitioners economy. Indonesia is faced with the threat of a middle income trap, namely a conditions in which the economy experience stagnation so that No can grow to level more income high. Based on BPS data (2022), in the last five years final rate growth Indonesia's economy is at 3.39 %. Growth the can categorized Still low if Indonesia wants get out of the middle income trap before 2030. Muhammad Nawir Messi said that at least needed growth economy by 7.5% per year For Can go out from the middle

income trap before 2030 (cnnindonesia 2019).

In fact, the benefits growth economy a country does not automatic can enjoyed by all its people. It happened inequality in distribution income, poverty, and unemployment. Inequality from income Can seen from height number Gini Ratio Index. Consequences inequality income, which is high, poverty also occurs more high. Poverty Keep going become problem phenomenal throughout history of Indonesia as a nation state. According to (Lidwina, 2020), the level of inequality expenditure population (ratio gini) increased. In March 2020, the Central Statistics Agency (BPS) recorded number ratio like this by 0.381. The figure rose by 0.001 points compared to September 2019 of 0.380. The increase ratio like this occurs in all regions, both urban and also rural areas. In urban areas, the ratio March Gini was 0.393 points from September 2019 of 0.391. While in rural areas, it was 0.317 or

up from 0.315 in September 2019. (Lidwina, 2020)

Micro, Small and Medium Enterprises Medium Enterprises (SMEs) is one of the business or trading productive managed by individuals or appropriate business entity with criteria that have been determined by legislation Good from scope small or micro and can help to awaken economy, good from aspect area and also national (Larasati, 2020). Based on data from the Ministry of Cooperatives and Micro, Small and Medium Enterprises (MSME), from 2010-2019 has been reach 65 million more Micro, Small, and Medium Enterprises. (Sincere T. H. Tambunan; 2017). Micro, Small and Medium Enterprises (MSMEs) are one of the main stay main for resilience economy a country. This UMKM made into savior in the country of Indonesia who has experience crisis economy from impact debt abroad. Lack of ability managerial and minimal skills operation in organizing and limited marketing is the basics always faced by MSMEs in pioneer a business for can developing (Windusancono, 2021).

Medium Enterprises occupy smallest portion that is as much as 65,465 units or 0.1%. Micro business although in a way the number is very dominant, but his contribution to GDP only is only around 37.8%. Micro and small businesses this is what is needed pushed to move up a class so that capable give donation more to economy. (Bayu Prasetya Basuki, Head of STA Section). Business Micro, Small and Medium Enterprises (MSMEs) continue contribute to product domestic gross (GDP) of year to year. The contribution of MSMEs to GDP over base price constant amounting to IDR 7,034.1 trillion in 2019, up 22.9% from year previously amounted to Rp 5,721.1 trillion. Meanwhile contribution of MSMEs to GDP base price applicable

amounting to Rp 9,580.8 trillion. Contribution this is up 5.7% from year previously amounted to Rp 9,062.6 trillion. MSMEs have contribution big to GDP, namely 61.97% of the total national GDP or equivalent with Rp. 8.500 trillion in 2020 occurring decline compared to the year previously amounting to 562 trillion. Cause main is due to Because existence Covid-19 pandemic. In 2021, based on data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM) in March 2021, the contribution of MSMEs to Product Gross Domestic Product (GDP) of 61.07 percent or worth IDR 8,573.89 trillion (<https://www.djkn.kemenkeu.go.id>, 2022).

Franchise is system sale goods, services and technologies in operation based on contract written signed between two separate companies in a way legal, financial and fiscal, as well as independent. Owner franchise and each recipient franchise bound in a system Where giver give right to recipient and at the same time to force obligation as well as operate business in accordance with business concept and model owner franchising Abdul Ghani et al (2022).

The purpose of agreement franchise is for provide for recipient franchise a set standard non-material rights, models, designs, profits, trade, ideas organization and other appropriate knowledge for owner franchise for develop trade. (Priyono, 2018). There is various reason Why agreement franchise This used, one of them namely the parties who prioritize the benefits it offers. The company that different face Lots possible risks No only endanger business they but also affects initiative similar in a way negative from individuals involved in company said, while agreement franchise experience phenomenon uncertainty law in reality volatile economy. (Sulistyaningsih & Hendrawati, 2017).

Income business micro, small and medium enterprises (MSMEs) are an

amount of money received by a company from a activities he does. Most of them activity the is activity sale products and or sale service to consumer. Term income in the business world No lah something strange, because business whatever you are doing still objective the main thing is produce income. Big business or small always looking for income so that can support performance optimal finances (Husaini, 2017). The Covid-19 pandemic has in fact give blow landslide to business micro, small and medium enterprises (MSMEs). Restrictions mobility man in effort prevent Covid-19 transmission makes many MSMEs must close his efforts during pandemic. This is shown from performance production industry micro small (IMK) growing negative throughout 2020.

Size results acquisition income profit with unit or size finance and determination time that income that made into as report In this era of digital economy, which is becoming obstacle is Still low skills source Power man in use technology information Because weakness digital literacy (Suwarni et al 2019). Digital marketing is activity promotion and market search through digital media online with utilise various means for example net social. cyberspace now not Again only capable connecting people with devices, but also people with other people around the world. corners of the world (Mustika, 2019).

Utilization technology in the form of internet and digital media has support the marketing process is running in a modern way, where often also gives rise to jargon or labels or terms created by academics and professionals. Digital marketing, web marketing, and internet marketing are example of jargon or label or terms that have been created. The use of digital marketing when This is implemented by business people as means For do promotion product or service to candidate buyer through

convenient and easy media accessed by buyers. In today's era, the use of digital marketing is considered more effective compared to with system marketing others. This is happend Because convenience, comfort, versatility as well as the speed provided by the digital marketing system. The digital convenience that emerges moment This No only give indulgence to consumers, but also as means for the perpetrators business For reach the target market effective (Cicik Harini et,al Agustina, 2021).

Digital literacy is also aspect important for researchers to find out whether digital literacy can strengthen or weaken Digital economy variables in increase income of the perpetrators business. Research conducted by (Ramadani & Syariati, 2020). Digital Marketing is or digital marketing has almost the same meaning The same with marketing electronic (e-marketing) both describe management and implementation marketing using electronic media , so what is meant by digital marketing (online channels) to the market (website, email, database, digital TV, and through various innovation latest other including blogs, feeds, podcasts, and networks social) which provides contribution to activity purposeful marketing For get profit as well as build and develop connection with customer besides That develop a planned approach For increase knowledge about consumers (towards company, behavior, values and levels loyalty to brand the product) then unite targeted communication with online service according to the needs of each individual or specific violations . In short, digital marketing is reach objective marketing through implementation technology and digital media, especially the internet. Fathoni Nasrulloh (2020).

The halal label is also one of the giving sign or proof written as guarantee security products (Dalimunthe, 2021). Halal products with the word 'halal' written

on them Arabic letters or letter other published based on institution MUI halal inspector who has formed (Iltiham & Nizar, 2020). Labels give consumer knowledge that product the absolutely halal and nutritious No forbidden. Halal is means information from manufacturer to consumer about which product will sold. The main factor consumer in do decision purchase that is notice or understand the halal label. Correct marking in accordance with provision The Halal Law will to form creation honest trade and responsible trade answer (Syafriada & Hartati, 2020). People use this label For determine attitude they to a goods, which can influence whether they will buy it (Faturohman, 2019; Fauzia, Kurniawan, Mansyur, & Supriyono, 2021; Setyaningsih & Marwansyah, 2019). On the other hand, according to Yanti & Darwanto (2021) Because of trust Indonesian society towards safety and halal status product domestically, labeling such as That no influential halal padalisasi in sale product food. (Madevi, Yulianto, & Bafadhal 2019).

Business capital can also be influential income small and medium enterprises something that is needed for to finance operation company start from stand until operating. This is what affects the amount of capital is term time business or term time company produce desired product. Capital in form of money required for to finance all needs business. start from cost pre-investment, management permits, fees investment for purchase assets still, until with working capital. Temporary it's a matter of expertise is skills and abilities somebody for manage or operate a business. Capital consists of from money and energy work (Siti Fatimah, et al 2021). Venture capital is the money used as main (parent) for trading, releasing money and so on or capital is treasure objects (money, goods and so on) that can used For produce something For add wealth (Pradono Tri

Pamungkas, 2017). Business capital is one of instrument important, good for business or business in progress pioneered or those who have walking (Salahudin et al., 2018). Government through its policy has make an effort provide various scheme credit and assistance capital needed by MSMEs, but fact in the field show that credit capital provided government the difficult obtained by MSME actors (Hadi 2015). In addition According to LPPI and Bank Indonesia (2015), around 60-70% of MSMEs have not get access financing capital. (Salahudin et al., 2018).

River city full is one of the cities in Jambi Province. The city of Sungai Penuh there is the sub-district that has resident Enough high. perpetrator business understand the total society is A chance big, for to move a Business especially in the field franchise This MSME Still be one of sector mainstay support manufacturing and economy national. The development of efforts franchise in city of Sungai penuh moment This make many of the perpetrators business can compete For seize market share and consumers.

## **LITERATURE REVIEW**

Income business micro, small and medium enterprises (MSMEs) are an amount of money received by a company from a activities he does. Most of them activity the is activity sale products and or sale service to consumer. Term income in the business world is not something strange, because business whatever you are doing still objective the main thing is produce income. Big business or small always look for income so that can support performance optimal finances (Husaini and Ayu, 2017).

Digital sharia or Sharia marketing according to hermawan kartajaya and muhammad shakir sula, Sharia marketing is A business strategies that guide the process of creation, offering, and transformation mark from a initiator to stakeholders, this process follow principle

principle contracts and transactions in Islam. Meanwhile that, in a way general, action process strategic actions carried out by individuals or institution legally to create, communicate, and deliver value (product or services) for material welfare and its stakeholders, in accordance with the provisions of the Koran and Sunnah are good in this world or at the end

Halal labeling is addition of text or halal designation on packaging product. With affixing a halal label to something product, a company to form image good and trusted brand among consumers (Nurhasanah, Munandar, & Syamsun, 2017). Madevi, Yulianto, & Bafadhal (2019) Halal labeling push interest consumer with give standard for comparison. People use this label for determine attitude they to a goods, which can influence whether they will buy it (Faturrohman, 2019; Fauzia, Kurniawan, Mansyur, & Supriyono, 2021; Setyaningsih & Marwansyah, 2019).

Capital is something that is needed For to finance operation company start from stand until operating. This is what affects the amount of capital is term time business or term time company produce desired product. (Siti Fatimah, M. Yahya, Khairatun Hasan, 2021).

Capital in understanding This can interpreted as amount of money used in operate activities business. Working capital are funds required by the company for fulfil need operational company a day day. like purchase material standard, payment wages laborer, pay debt, and so on (Irawan & Ayunungsasi, 2017).

## RESEARCH METHODS

Study This use methodology quantitative with approach associative. Information collected with spread questionnaire to small and medium enterprises Questionnaire consists of from four part: part First related with characteristics respondents, section second focused on behavior income

MSME, part third to study pressure time. Five-point Likert scale used for measurement.

Retrieval sample study done with use Non-Probability Sampling technique and Purposive Sampling method. The sample that used in research This namely 100 respondents. Size sample in study can it is said worthy if taken in research between 30 to with 500 (Sahir, 2022).

Data obtained furthermore analyzed with a number of technique analysis multiple linear regression. Stages testing conducted includes data quality testing, assumption testing classical, and the regression test used for evaluate every relevant variables. Whereas for technique data analysis using analysis multiple linear regression was performed with help from the SPSS (Statistical Package for the Social Sciences) Version 26 program.

The regression model used in study This is:

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

Where:

Y = Income business franchise

X1 = Digital Marketing

X2 = Halal labeling

X3 = business capital

$\alpha$  = constant

$\beta$  = coefficient regression

$\epsilon$  = error term

## RESULTS AND DISCUSSION

T-Test Results intended for know in a way individual (partial) variables independent have influence to variable dependent . This individual submission show how much Far influence variable 1 independent in a way partial to variable dependent. According to Sugiyono (2021: 248).

To test the significant influence of digital marketing, halal labeling and business capital on MSME income simultaneously, an f-test was conducted with a significance level for a 2-way test of 5% (0.050) and the number of respondents was

30 people, so the t table obtained was  $df = nk (30-2)$  so that the t table was obtained = 2.04841 .

Table 1. T-Test Results

Model	Coefficients <sup>a</sup>			T	Sig.
	Unstandardized Coefficients	Standard Error	Standardized Coefficients Beta		
	B	Std. Error			
(Constant)	17,509	5,935		2,950	,007
1 digital marketing	,552	,188	,592	2,946	,007
halal labeling	-,031	,245	-,025	-,128	,899
venture capital	-,256	,156	-,300	-1,635	,115

a. Dependent Variable: franchise UMKM income

Primary data source processed 2023

The results of the analysis of the table above are as follows:

1. Digital marketing has a significant effect on the income of this franchise UMKM, as evidenced by the calculated  $t > t$  table ( $2.946 > 2.04841$ ). So  $H_0$  is accepted and  $H_a$  is rejected, meaning that there is a significant effect between digital marketing and the income of the Kota Sungai Penuh franchise UMKM.
2. Halal labeling does not have a significant effect on franchise income, as evidenced by the calculated  $t > t$  table ( $-1.128 > 2.04841$ ). So  $H_0$  is rejected and  $H_a$  is rejected, meaning that there is no significant effect between halal labeling and the income of the Kota Sungai Penuh franchise MSME.
3. Business capital does not have a significant effect on MSME income, this is proven by the calculated  $t > t$  table ( $-1.635 > 2.04841$ ). So  $H_0$  is rejected and  $H_a$  is rejected, meaning that there is no significant effect between business capital and the income of MSME franchises in Sungai Penuh City.

F statistical test is the F coefficient test. regression in a way together used For know whether in a way together variable independent influential to variable dependent.

To test the significant influence of digital marketing, halal labeling and

business capital on MSME income simultaneously, an f test was carried out with a significance level for a 2-way test of 5% (0.050) and the number of respondents was 30 people, so the t table obtained was  $df = nk (30-2)$  so that the t table obtained was 2.04841.

Table 2 Simultaneous F-Test Results

ANOVA <sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	102,700	3	34,233	3,472	,031 <sup>b</sup>
Residual	246,472	25	9,859		
Total	349,172	28			

a. Dependent Variable: franchise UMKM income

b. Predictors: (Constant), business capital, halal labeling, digital marketing

Based on the table from the ANOVA test or f test, it turns out that the calculated f ( $3.472 > 3.34$ ) and the sig value of  $0.031 > 0.05$  are obtained, so  $H_0$  is accepted and  $H_a$  is rejected, meaning that digital marketing of halal labeling and business capital have a simultaneous or joint effect on the income of Franchise MSMEs in Sungai Penuh City.

Determination (R) coefficient test determination aiming For measure how much big model in explain variable bound . According to Ghazali (2018:97) analysis coefficient determination used for measure how much far model capabilities in to explain variation from variable dependent.

Coefficient value determination ( $R^2$ ) namely between zero and one. The value of  $R^2 = 0$  means variable independent No own ability in explain variation variable dependent and the value of  $R^2 = 1$  means variable independent own ability in explain variation variable dependent and the value of  $R^2 = 1$  means variable independent own ability in explain variation variable dependent. According to Sugiyono (2017:257) states that coefficient determination obtained from coefficient correlation rank 2 as following:

Table 3. Hasil Uji determinasi (R)

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.573 <sup>a</sup>	.328	.232	3,23104

a. Predictors: (Constant), x3, X2, X1

b. Dependent Variable: TOTAL

Based on the table analysis there is R (Correlation Coefficient) = 0.573 This indicates a moderate to strong relationship between the independent variables (X1, X2, X3) and the dependent variable (TOTAL). R Square = 0.328 (32.8%) This means that 32.8% of the variation in the TOTAL variable can be explained by variables X1, X2, and X3. The rest (67.2%) is explained by other factors not included in the model.

Adjusted R Square = 0.232 (23.2%) This value shows how well the model can be generalized to other populations. With a value of 23.2%, the model still has weaknesses in explaining the relationship of variables as a whole.

Std. Error of the Estimate = 3.23104 This shows the level of error in predicting TOTAL using this model. This value should be smaller to improve the accuracy of the model.

The Influence of Digital Marketing on Franchise MSME Income in Sungai Penuh City. Digital marketing has coefficient regression  $B = 0.552$  with  $p\text{-value} = 0.007 (< 0.05)$ , which means that digital marketing has an effect positive and significant to franchise UMKM income. This means that the more the better the digital marketing strategy is implemented, the more big possibility improvement income. Consistent Research: These results supported by research from Haryanto and Setiawan (2022) who found that the implementation of digital marketing increases visibility business and power MSME competitiveness through

digital platforms such as social media, e-commerce, and websites. Another study by Rizky et al. (2021) stated that use of marketing strategies digital based can increase loyalty customers and conversions sales of MSMEs. However, research by Nasution et al. (2020) found that digital marketing is not always impact positive to improvement MSME income, especially for MSMEs that have not own sufficient digital skills. Research This highlight that The success of digital marketing is highly dependent on capacity source Power human and readiness the technology used.

The Influence of Halal Labeling on the Income of MSMEs in Sungai Penuh City Halal labeling has coefficient regression  $B = -0.031$  with  $p\text{-value} = 0.899 (> 0.05)$ , which means halal labeling no influential significant to franchise UMKM income . This shows that although halal certification is important from side regulations and preferences Muslim consumers, however in context study This, halal certification is not factor the main thing that improves income.

Findings This supported by research by Hakim et al. (2023) who found that although product halal certified has credibility more high, decision purchase consumer more Lots influenced by factors price, quality and promotion product.

On the other hand, this study provides the same results as previous research conducted by Ismunandar, Muhajirin & Haryanti (2020) which stated that there is an influence of the halal label, in addition there is research from Wahyurini & Trianasari (2020) and Samboro & Utomo (2020) which states that the halal label has a positive effect on purchasing decisions. Research by Fauzan and Rahayu (2022) also states that halal labeling has impact positive to MSME income in the sector food and drinks. They find that product with halal label has trust more high in the market and tends to more easy accepted by Muslim consumers, especially in areas with majority religious Muslim population.

The Influence of Business Capital on Franchise MSME Income in Sungai Penuh City. Venture capital own coefficient regression  $B = -0.256$  with  $p\text{-value} = 0.115$  ( $> 0.05$ ), which means that business capital No influential significant to franchise UMKM income. This result show that although capital is important For continuity business, other factors such as management finance and business strategy more determine success business.

Study from Amri (2021) also found that the initial capital is large No always ensure success of MSMEs. Other factors such as marketing strategies, innovation products, and efficiency operational more play a role in increase income business. On the other hand, Sari et al. (2020) found that business capital own very significant influence to sustainability UMKM business. They to argue that capital constraints often become constraint main for MSMEs to developing, especially in matter procurement goods, expansion business, and marketing.

## CONCLUSION AND SUGGESTIONS

Based on the conclusions above and analysis of previous chapters, the following conclusions can be drawn:

1. Digital Marketing: Has a significant influence on the income of franchise MSMEs in Sungai Penuh City, as evidenced by the calculated  $t$  being greater than the  $t$  table ( $2.946 > 2.04841$ ).
2. Halal labeling does not have a significant effect on the income of franchise MSMEs in Sungai Penuh City, as evidenced by the calculated  $t$  being smaller than the  $t$  table ( $-128 < 2.04841$ ).
3. Business Capital does not have a significant effect on the income of franchise MSMEs in Sungai Penuh City, as evidenced by the calculated  $t$  being smaller than the  $t$  table ( $-1.635 < 2.04841$ ).
4. Simultaneous Variables Digital marketing, halal labeling, and business

capital do not have a simultaneous effect on the income of franchise MSMEs in Sungai Penuh City, as evidenced by the calculated  $f$  being greater than the table  $f$  ( $3.472 > 3.34$ ). Only 2% of the income is influenced by these variables, while 98% is influenced by other factors.

Based on the research results, it is recommended that franchise MSMEs in Sungai Penuh City optimize their digital marketing strategies. Training and education on effective digital marketing strategies and the use of various digital platforms such as social media, websites, and e-commerce can help increase revenue. In addition, further research is needed to understand the reasons why halal labeling does not have a significant effect on revenue. Awareness campaigns on the importance of halal labels can also be increased to attract consumer attention.

MSMEs also need to be given easier access to financing sources and training on financial management to ensure effective use of capital. Given that the variables of digital marketing, halal labeling, and business capital do not have a significant effect individually or simultaneously, MSMEs should combine various other strategies such as improving product quality, better customer service, and product innovation. In addition, analysis of other factors that may have a greater influence on income, such as business location, market trends, and local consumer needs, also needs to be carried out to identify opportunities for increasing income.

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