

Implementation Of The Value Of Honesty, The Principle Of Non-Usury, And Halalness In The Management Of Raddina Chocolate Msmes In Jember Regency

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play an important role in encouraging regional economic growth and community welfare. However, the rapid growth of MSMEs has not been fully accompanied by the optimal application of sharia economic values in business management. This study aims to analyze the application of the principles of honesty, non-usury, and halal compliance in the management of Raddina Chocolate MSMEs in Jember Regency. This study uses a qualitative approach with a case study method. Data collection was carried out through observation, semi-structured interviews, and documentation involving business owners, employees, and consumers. The data was analyzed using the Miles and Huberman interactive analysis model through the stages of data reduction, data presentation, and conclusion drawn. The results of the study show that Raddina Chocolate MSMEs have implemented honesty through transparent disclosure of product and transaction information, applied the principle of non-usury in financing and business transactions, and maintained halal compliance in raw materials, production processes, and product certification. Furthermore, MSMEs also face obstacles such as low consumer literacy regarding halal products and limited business capital. This study concludes that the application of sharia economic values can increase consumer confidence, product quality, and the sustainability of MSME businesses.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are one of the main pillars of the regional economy that play an important role in improving people's welfare. At the local

level, MSMEs not only function as economic drivers, but also as instruments for income equity and job creation (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2021). In Jember Regency, which is located in East Java, the MSME sector has shown significant development in recent years.

Based on data from the Jember Regency Cooperatives and MSMEs Office, in 2022 – 2024, MSMEs will experience a significant increase. In 2022, the number of MSMEs in Jember Regency was recorded at 76,520 and increased by 94,512 in 2024. The data above shows the high economic activity of the independent business-based community. This increase in number reflects the growth of community entrepreneurship as well as shows the great potential of the MSME-based economy in the area. The distribution of MSMEs in Jember is also relatively evenly distributed in various sub-districts. For example, Puger District is recorded to have 10,600 micro businesses, Ajung 4,230 units, and Balung as many as 6,418 units (Jember Regency Cooperatives and MSMEs Office, 2024)

However, the rapid growth of MSMEs has not been fully followed by adequate business management quality. Based on the phenomenon found in the field, there are still MSME actors who face obstacles in terms of business transparency, financial management, and access to financing in accordance with sharia principles. On the other hand, the majority of the people of Jember Regency who are Muslims show that there is potential for the application of Islamic economic values in business activities. However, the implementation of values such as honesty (shiddiq), the principle of non-usury in financing, and product halal assurance have not been fully applied optimally in daily business practices.

Honesty in business activities includes openness about prices, clear delivery of product information, and transparency in every transaction process. In business ethics, the principle of honesty is one of the main values that plays an important role in supporting the success of a company. A business will be easier to achieve success if it is carried out with an honest attitude, both to employees, consumers, suppliers, and other parties related to business operational activities. The most basic form of honesty in the business world is honesty with yourself. When the manager or business manager is able to apply an honest attitude in him, then the business management carried out will be reflected through honest behavior to all parties involved in the business activity (Ista et al., 2023).

In addition, in carrying out business activities, the principle of non-usury is an important guideline related to the avoidance of interest-based lending practices and the implementation of financial management in accordance with sharia principles. The public's understanding of Islamic finance, such as the prohibition of usury, the use of appropriate contracts, and halal muamalah practices, is the main basis for realizing the practical application of Islamic economics. People who have a good level of understanding of Islamic finance tend to be able to distinguish between allowed and prohibited transactions, and are wiser in determining the source of business financing. In addition, Islamic financial literacy also provides benefits in micro business management, such as assisting in the transaction recording process, business capital management, and the preparation of daily financial planning (Azizah Hanum et al., 2025).

Meanwhile, the halal aspect is not only related to the use of raw materials, but also includes the production, storage, distribution, and application of product hygiene standards. In the food and beverage industry, including chocolate businesses, the halal aspect is one of the important factors that can affect the level of consumer trust and loyalty. From the perspective

of the sharia industry, halal is a comprehensive concept in Islamic teachings that includes all activities of producing goods and services so that they can be used or consumed by Muslims without contradicting sharia provisions. Etymologically, the term halal comes from the Arabic word meaning "allowed" or "not prohibited". In the industrial context, the concept of halal production not only focuses on the halalness of raw materials, but also includes the process of processing, packaging, storage, distribution, and marketing systems that are carried out in accordance with Islamic principles (Anas, 2025).

A number of previous studies have discussed the application of sharia economic values in the context of industry and MSMEs. Research conducted by Anas Malik, M. Falih Romadhon, et al. entitled "Halal Production and Sharia Standards in Industry" explains that the concept of halal production is not only limited to the halalness of raw materials, but covers the entire production process to product distribution. The study emphasized the importance of compliance with sharia standards and halal certification systems to increase consumer confidence and strengthen business competitiveness (Anas, 2025).

In addition, research conducted by Fatmi Itsnaini et al, with the title *The Application of Islamic Business Ethics in the Development of Global Halal Industrial MSMEs* shows that the application of Islamic business ethical values such as *Shiddiq* (To be honest, *Trust*, *Tabligh*, and *Fathanah* has a significant influence on increasing consumer confidence and the competitiveness of halal MSME products in the market. The research also emphasizes that the consistency of business actors in maintaining transparency of product information, product quality, and commitment to halal standards can strengthen business reputation and business sustainability in the long term (Itsnaini et al., 2025). On the other hand, various studies on Islamic business ethics confirm that honesty is the main element in building a business's reputation and sustainability, while studies on the principle of non-usury highlight the importance of a financing system that is free from interest. However, these studies tend to address each aspect separately.

Based on this study, there appears to be a research gap because there has been no study that has examined the value of honesty, non-usury, and halal in an integrated analysis framework on the management of MSMEs, especially in the food industry sector. In addition, previous research has generally focused on aspects of regulation, certification, or financing partially and more using quantitative approaches. Until now, there has been no research that specifically examines the implementation of these three values in the management of Raddina Chocolate MSMEs in Jember Regency. Therefore, this research was conducted to fill the conceptual and empirical gap through a qualitative approach with an in-depth case study method. Thus, this study is important to provide a comprehensive overview of the implementation of honesty values, non-usury principles, and halal in the management of Raddina Chocolate MSMEs in Jember Regency, as well as contributing to the development of a more integrative and contextual MSME management model based on Islamic economic values.

RESEARCH METHOD

This study uses a qualitative approach with the type of case study research to understand in depth the implementation of honesty values, non-usury principles, and halal in the management of Raddina Chocolate MSMEs in Jember Regency. This approach was

chosen because it is able to describe social phenomena directly and contextually through interaction with the research subjects (Scott, 2022).

Data collection was carried out through observation, semi-structured interviews, and documentation to obtain comprehensive information on business management practices based on sharia economic values. The research informants consist of business owners, employees, and consumers who are selected using purposive techniques based on their involvement and knowledge of the research object. The data obtained was then analyzed using Miles and Huberman data analysis techniques which included data reduction, data presentation, and conclusion drawing in an interactive and continuous manner (Scott, 2022)

To maintain the validity of the data, this study applied triangulation techniques and source triangulation by comparing the results of observations, interviews, and documentation from various informants. With this method, the research is expected to be able to produce valid, in-depth, and scientifically accountable data, so that it can provide a real picture of the application of honesty values, non-usury principles, and halal in the management of Raddina Chocolate MSMEs in Jember Regency (Scott, 2022)

RESULTS AND DISCUSSION

Implementation of Honesty Values in the Management of Raddina Chocolate MSMEs

In carrying out economic and business activities, a Muslim is obliged to adhere to the principle of honesty in every form of business transaction. One form of dishonesty in the business world is *tadlis* and *ghish*, which are transactions that hide something by one of the parties involved. This kind of transaction is not allowed because it contains elements of fraud that can harm one of the parties (Qurratulaini, 2024), where this is in accordance with the words of Allah SWT in QS. Ash-Shu'ara 26, 181-183.

Based on the results of interviews and observations conducted by researchers, Raddina Chocolate MSMEs have applied the value of honesty in their business activities. This can be seen from the way business owners provide product information to consumers openly, ranging from raw materials, prices, to the quality of the products sold. Business owners also do not exaggerate the quality of products just to attract buyers. In the transaction process, consumers are given a clear explanation of the product purchased. In addition, the price set also adjusts to the production cost and reasonable profit. This attitude shows that business actors try to maintain consumer trust by applying the principle of honesty in daily business activities.

In addition, the results of interviews with several consumers, they assessed that Raddina Chocolate MSMEs are quite open in providing information about products sold both online and offline. Consumers feel that the quality of the product is in accordance with the price offered and there is no difference between the promotion and the actual condition of the product. This makes consumers feel comfortable and trust to buy products at these MSMEs again. One of the consumers said that the service provided was quite good because the seller explained the product clearly and friendly. Consumers also feel satisfied because the products received are in accordance with the explanation given earlier. The positive assessment from consumers shows that the application of honesty values has an impact on increasing customer trust.

The results of this study show that the value of honesty has an important role in maintaining good relationships between business actors and consumers. Consumers who feel

they are being served honestly tend to have a higher level of trust in the business. Consumer trust is one of the important factors in maintaining customer loyalty and business continuity in the long term. This result is in line with Fatmi Itsnaini's research which explains that the value of shiddiq or honesty is an important basis in building a good business image (Itsnaini et al., 2025). In addition, Siti Nur Aisyah's research also states that the application of honesty in business is able to increase consumer trust and loyalty (Aisyah, 2025)

Application of the principle of non-usury in the business practices of Raddina Chocolate MSMEs

The principle of Non-Riba is a provision in Islamic economics that prohibits any addendum or interest added to the initial amount of capital in debt-receivables transactions or the exchange of goods that fall under the category of usury. This prohibition aims to prevent the emergence of injustice and oppression in economic relations. This principle emphasizes that profits or profits in Islamic economic activities must be obtained through lawful business activities, legitimate trade mechanisms, or mutually agreed profit-sharing schemes, not from value increases that come from the mere time dimension (Abror & Achwan Baharuddin, 2025).

Based on the results of interviews and observations, in the financing sector, Raddina Chocolate MSMEs prioritize the principle of non-usury by using capital sourced from the founder's personal income who works as an educator, and does not use loan facilities from conventional banks. This step was taken to stay away from financing practices that contain elements of usury in business operations. On the other hand, in the transaction sector, Raddina Chocolate MSMEs carry out legal and halal trade activities in accordance with sharia economic principles. All transactions are carried out transparently and clearly, so that they are free from elements of oppression and behavior that are prohibited in Islamic teachings. Thus, the business management of Raddina Chocolate MSMEs shows the application of sharia economic values in carrying out their business activities.

The results of the above research are also in line with the words of Allah in QS. Al Baqarah verse 275. Where in the verse it is explained that there is a way of obtaining wealth that is prohibited by this verse, namely which is contrary to almsgiving, this method is riba (Sofiah, 2024). The findings of this study are in line with the results of Abdurrahman's study which revealed that the implementation of the principle of non-riba is able to form a more just and sustainable business system (Abdurrahman, 2025). Similarly, Mochamad Fadlani Salam found that small and medium business actors began to try to stay away from the practice of usury in their business operations (Salam et al., 2025).

The application of halal in the aspects of raw materials, production processes, and products of Raddina Chocolate MSMEs

Islamic teachings emphasize the importance of awareness in serving halal food, including production in accordance with sharia, packaging that meets halal standards, and cleanliness during presentation. This awareness shows the belief that halal food is an essential need for Muslims, accompanied by a thorough understanding of the concept of halal as the correct way of serving according to religious guidance. Islam obliges all Muslims to eat halal food and avoid foods that are forbidden in the Quran and Sunnah. Halal toyyibah food products are produced through a process that pays attention to food handling procedures in accordance with Islamic teachings (Wardani et al., 2025).

Based on the results of interviews and field observations, the raw materials used by Raddina Chocolate MSMEs are in the form of chocolate and edamame obtained from their own crops and local farmers around the business area. In the production process, Raddina Chocolate MSMEs have implemented optimal health and hygiene procedure standards, starting from the raw material picking stage to the processing process, including the cleanliness of the equipment and materials used, the product processing process, to the final packaging stage.

Similarly, Raddina Chocolate MSMEs have had halal certification since 2016 as a form of responsibility in ensuring the halalness of products. Most of its products already have halal certification, and currently the founder continues to actively take care of the application for halal certification for all new products produced. This shows the strong commitment of Raddina Chocolate MSMEs in maintaining the quality, cleanliness, and halal nature of products in accordance with sharia economic principles and consumer expectations.

The results of this research are very much in line with the words of Allah SWT in Surah Al-Maidah verses 3-4 which explains that the basic principles of halal and haram in Islam are firmly established but full of grace. Islamic sharia not only regulates what is and is not allowed to be consumed, but also instills the values of piety, prudence, and ethical responsibility in every decision to consume. The application of halal principles is a significant factor in increasing consumer trust, especially for the Muslim community.

In addition, the findings of this study have similarities with Anas Malik's research which explains that the concept of halal is not only limited to raw materials, but also includes the production process and distribution of products (Anas, 2025). Hali's research also revealed that the application of halal principles is able to increase consumer confidence and strengthen the competitiveness of MSME actors (Hali et al., 2025).

Obstacles faced by Raddina Chocolate MSMEs in implementing the values of honesty, non-usury, and halal principles

Based on the results of interviews and observations, one of the problems faced by Raddina Chocolate MSMEs is the low level of consumer knowledge about chocolate products and the significance of halal products. Some consumers think that all chocolate products have similar quality and value, even though the raw materials, production processes, and ingredients used in each product are different. This situation is a challenge for Raddina Chocolate MSMEs in applying sharia principles, especially in maintaining product quality and transparency to consumers.

To overcome these obstacles, Raddina Chocolate MSMEs try to provide counseling and knowledge to consumers about the quality of products, raw materials used, and the importance of choosing halal and safe products for consumption. In addition, Raddina Chocolate MSMEs also include composition information transparently on each product packaging as a form of openness and accountability to consumers.

Another problem lies in the aspect of business funding, where limited capital is an obstacle in developing product production and innovation. Despite these challenges, Raddina Chocolate MSMEs still try to run their business in accordance with sharia economic principles by prioritizing honesty, transparency, and halal in every business activity.

The results of the study show that Raddina Chocolate MSMEs have tried to apply sharia economic values in their business management through the implementation of honesty values, non-riba principles, and halal products. This finding answers the purpose of the

research that wants to find out how the implementation of sharia economic values is applied in the management of Raddina Chocolate MSMEs. The application of these values can be seen in the aspects of business financing, transaction processes, the use of raw materials, to the production and marketing process of products.

In the aspect of honesty, Raddina Chocolate MSMEs implement information disclosure related to product quality, ingredient composition, and product prices to consumers. This shows the implementation of the principle of shiddiq in Islamic business ethics which emphasizes the importance of honesty and transparency in economic activities. Scientifically, the application of honesty values is able to create a better relationship between business actors and consumers because it can increase trust and customer loyalty. The results of this study are commensurate with Fatmi Itsnaini's research which states that the application of honesty values in business can increase consumer trust and business sustainability. However, this study has a difference because it examines the implementation of honesty values directly in MSMEs based on the local food industry through a qualitative case study approach.

In terms of financing and business transactions, the results of the study show that Raddina Chocolate MSMEs apply the principle of non-usury by using business capital derived from the founder's personal income and carrying out transactions clearly and openly. These findings show that the principle of non-usury is not only understood as an effort to avoid the practice of usury in financing, but is also applied in the business transaction process that prioritizes fairness and agreement between the two parties. Scientifically, the application of the principle of non-usury reflects the concept of Islamic economics that rejects the practice of exploitation and injustice in economic activities. The results of this study are commensurate with Salam's research which explains that MSME actors are starting to implement a business system that is more in accordance with sharia principles by avoiding the practice of usury. However, this research has novelty because it not only discusses the financing aspect, but also connects the principle of non-usury with transaction practices and business management as a whole.

Furthermore, in the halal aspect, Raddina Chocolate MSMEs have applied halal principles to the use of raw materials, production processes, and product certification. Raw materials are obtained from their own plants and local farmers, while the production process is carried out by maintaining the cleanliness of tools, materials, and product packaging. In addition, Raddina Chocolate MSMEs have also had halal certification since 2016 and continue to strive to register new products to obtain halal certification. These findings show that the concept of halal applied is not only limited to raw materials, but also covers the entire production process in accordance with the concept of halal thayyib in Islamic economics. The results of this study are commensurate with the research of Anas Malik and Hali who stated that the application of halal principles is able to improve product quality and consumer trust. The difference is that this study emphasizes the direct implementation of halal principles in local MSMEs based on the food industry through an in-depth observation and interview approach.

However, this study also found several obstacles in the implementation of sharia economic values in Raddina Chocolate MSMEs. One of the main obstacles is the low consumer literacy regarding the quality of chocolate products and the importance of halal products. Some consumers still think that all chocolate products have the same quality

without understanding the differences in raw materials, production processes, and halal standards applied. In addition, limited business capital is also a challenge in the development of innovation and production capacity. These conditions show that the implementation of sharia economic value in MSMEs is not only influenced by the commitment of business actors, but also influenced by the level of consumer understanding and the conditions of the business being run. Therefore, Raddina Chocolate MSMEs strive to provide education to consumers through product composition information and direct communication as a form of transparency and responsibility to consumers.

Overall, the results of this study show that the implementation of honesty values, non-usury principles, and halal in Raddina Chocolate MSMEs has been applied quite well in business management. The application of these values is not only a form of compliance with sharia economic principles, but also a strategy in improving product quality, building consumer trust, and maintaining business sustainability. The next research is expected to examine the implementation of sharia economics in other UMLs with a wider scope and examine the influence of the application of sharia economic values on increasing consumer loyalty and MSME business development.

CONCLUSION

This study aims to analyze the implementation of honesty values, non-usury principles, and halal in the management of Raddina Chocolate MSMEs in Jember Regency. Based on the results of the research, it was found that sharia economic values have been applied in various aspects of business management, ranging from financing, transactions, the use of raw materials, to the production and marketing process of products. The implementation of honesty values is reflected through product information disclosure, price transparency, and the suitability between promotions and the quality of products received by consumers. The application of the non-usury principle can be seen from the use of business capital derived from the founder's personal income and the implementation of transactions that are carried out clearly and fairly. Meanwhile, the principle of halal is realized through the use of halal raw materials, the application of hygiene standards in the production process, and the ownership of halal certification in Raddina Chocolate MSME products.

The findings of this study show that the application of sharia economic values not only functions as a form of compliance with Islamic teachings, but also as a strategy in building consumer trust, improving product quality, and maintaining business sustainability. Thus, the implementation of the values of honesty, non-usury, and halal can be a business management model that supports the creation of more ethical, transparent, and competitive MSMEs. This research also strengthens the view that Islamic economic values can be applied contextually in modern business practices, especially in the local food industry sector.

However, this research still has limitations because it only focuses on one research object with a qualitative case study approach so that the research results cannot be generalized to all MSMEs. In addition, this study also found that low consumer literacy regarding product quality and halal is still a challenge in the implementation of sharia economics in MSMEs. Therefore, the next research is expected to examine the implementation of sharia economic value in other MSME sectors with a wider scope, using a different approach, and examine the influence of the application of sharia economic value on consumer loyalty, increasing business competitiveness, and MSME business sustainability in more depth.

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