IMPLEMENTASI NILAI KEJUJURAN, PRINSIP NON-RIBA, DAN KEHALALAN DALAM PENGELOLAAN UMKM COKLAT RADDINA DI KABUPATEN JEMBER

SKRIPSI

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FAKULTAS EKONOMI DAN BISNIS ISLAM
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untuk memenuhi salah satu persyaratan
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MOTtO

وَابْتَغِ فِيْمَآ اٰتٰىكَ اللّٰهُ الدَّارَ الْاٰخِرَةَ وَلَا تَنْسَ نَصِيْبَكَ مِنَ الدُّنْيَا وَاَحْسِنْ كَمَآ اَحْسَنَ اللّٰهُ اِلَيْكَ وَلَا تَبْغِ الْفَسَادَ فِى الْاَرْضِ ۗاِنَّ اللّٰهَ لَا يُحِبُّ الْمُفْسِدِيْنَ ٧٧

"Dan carilah pada apa yang telah dianugerahkan Allah kepadamu (pahala) negeri akhirat, tetapi janganlah kamu lupakan bagianmu di dunia. Berbuat baiklah (kepada orang lain) sebagaimana Allah telah berbuat baik kepadamu dan janganlah kamu berbuat kerusakan di bumi. Sesungguhnya Allah tidak menyukai orang-orang yang berbuat kerusakan."
(QS. Al-Qasas:77)[*]

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[*] Kementerian Agama RI, *Al-Qur'an dan Terjemahannya* (Jakarta: Lajnah Pentashihan Mushaf Al-Qur'an, 2019), QS. Al-Qasas [28]: 77.

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ABSTRACT

Mohammad Aldi Eka Putra, Sofiah, 2025: *IMPLEMENTATION OF THE VALUES OF HONESTY, NON-USURY, AND HALAL IN THE MANAGEMENT OF RADDINA CHOCOLATE MSMES IN JEMBER REGENCY*

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 application of optimal 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 Cokelat Raddina MSMEs in Jember Regency. This research uses a qualitative approach with a case study method. Data collection is carried out through observation, semi-structured interviews, and documentation involving business owners, employees, and consumers. Data is analyzed using the Miles and Huberman interactive analysis model through the stages of data reduction, data presentation, and conclusions drawn. The results of the study show that Raddina Chocolate MSMEs have implemented honesty through transparent disclosure of product information and transactions, applied the principle of non-usury in financing and business transactions, and maintained halal compliance in raw materials, production processes, and product certification. In addition, MSMEs also face obstacles such as low consumer literacy towards 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.

Keywords: *Value of Honesty, Non-Riba Principles, Halal, MSMEs, Sharia Economy*

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are one of the main pillars of the regional economy that plays 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 will increase by 94,512 in 2024. The data above shows the high economic activity of the community based on independent businesses. This increase in number reflects the growth of community entrepreneurship while showing 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 the aspects of business transparency, financial management, and access to financing in accordance with sharia principles. On the other hand, the majority of people in 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 implemented 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

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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 towards oneself. When a manager or business manager is able to apply an honest attitude in himself, the business management carried out will be reflected in 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. Public 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 real application of the Islamic economy. 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 process, storage, distribution, and the implementation of product hygiene standards. In the food and beverage industry, including the chocolate business, 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 production activities of 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 language which means "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

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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. The research conducted by Anas Malik, M. Falih Romadhon, et al. entitled "Halal Production and Sharia Standards in Industry" explained 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 emphasizes 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 study 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 a key 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 the element of interest. However, these studies tend to discuss each aspect separately.

Based on this study, there appears to be a research gap because there has been no study that has examined in an integrated manner the values of honesty, non-usury, and halal in a complete analytical framework on the management of MSMEs, especially in the food industry sector. In addition, previous research generally focused on aspects of regulation, certification, or financing partially and more used a quantitative approach. Until now, there has been no research that specifically examines the implementation of these three values in the management of Raddina Brown MSMEs in Jember Regency. Therefore, this research was

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conducted to fill these conceptual and empirical gaps 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 METHODS

This study uses a qualitative approach with the type of case study research to understand in depth the implementation of the values of honesty, non-usury, 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 research subjects (Sugiyono, 2022).

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

To maintain the validity of the data, this study applies technical triangulation 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(Sugiyono, 2022)

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RESULTS AND DISCUSSION

Application 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 products sold. Business owners also do not exaggerate product quality just to attract buyers. In the transaction process, consumers are given a clear explanation of the products purchased. In addition, the price set also adjusts to production costs and reasonable profits. This attitude shows that business actors try to maintain consumer trust by applying the principle of honesty in daily business activities.

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In addition, the results of interviews with several consumers, they considered that Raddina Chocolate MSMEs were quite open in providing information about the products sold both online and offline. Consumers felt that the quality of the product was in accordance with the price offered and there was no difference between the promotion and the actual condition of the product. This made consumers feel comfortable and confident to buy products at the 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 felt satisfied because the products received were in accordance with the explanation

given previously. The positive assessment from consumers showed that the application of honesty values had 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 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 sustainability in the long term. This result is in line with Fatmi Itsnaini's research who explained 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 nonriba in the business practice 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 legitimate business activities, legitimate trade mechanisms, or mutually agreed profit-sharing schemes, not from value increases that come from the mere dimension of time (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 is 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 trading activities in accordance with sharia economic principles. All transactions are carried out transparently and clearly, so

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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 that 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).

Halal application in the aspects of raw materials, production processes, and MSME products Raddina Chocolate

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 requires all Muslims to consume halal food and avoid foods that are prohibited 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

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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 submission of halal certification for all new products produced. This shows the strong commitment of Raddina Chocolate MSMEs in maintaining the quality, cleanliness, and halalness 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 explain 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 value of piety, prudence, and ethical responsibility in every consumption decision. 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).

The 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 the same quality and value, even though the raw materials, production processes, and ingredients used in each product are

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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 product quality, raw materials used, and the importance of choosing products that are halal and safe 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 Cokelat MSMEs continue to try to run their businesses in accordance with the principles of sharia economics by prioritizing honesty, transparency, and halal in every business activity.

The results of the study show that Cokelat Raddina MSMEs have tried to apply sharia economic values in their business management through the application of honesty values, non-riba principles, and halal products. This finding answers the purpose of the research that wants to find out how to apply sharia economic values in the management of Cokelat Raddina 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, Cokelat Raddina MSMEs implement information disclosure related to product quality, ingredient composition, and product prices to consumers. This shows the application 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 customer trust and 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

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study has a difference because it examines the application of honesty values directly to 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 Cokelat MSMEs apply the principle of non-usury by using business capital derived from the founder's personal income and conducting 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 process of business transactions that prioritize fairness and agreement between the two parties. Scientifically, the application of the principle of non-usury reflects the concept of Islamic economics that rejects exploitative and unfair practices in economic activities. The results of this study are commensurate with Salam's research which explains that MSME actors have begun to implement business systems that are more in accordance with sharia principles by avoiding the practice of usury. However, this study 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 factories 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 application of halal principles to local MSMEs based on the food industry through an in-depth observation and interview approach.

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However, this study also found several obstacles in the application of sharia economic values in Raddina Chocolate MSMEs. One of the main obstacles is the low consumer literacy related to 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 developing innovation and production capacity. This condition shows that the application of sharia economic values in MSMEs is not only influenced by the commitment of business actors, but also by the level of consumer understanding and the conditions of the business being run. Therefore, Raddina Chocolate MSMEs seeks 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 application of the values of honesty, non-usury, and halal principles 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.

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CONCLUSION

This study aims to analyze the application of honesty, non-usury, and halal principles 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 application of honesty values is reflected through product information disclosure, price transparency, and suitability between promotions and product quality 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, halal principles are realized through the use of halal raw materials, the application of hygiene standards in the production process, and the ownership of halal certification on Raddina Chocolate MSME products.

The findings of this study show that the application of Islamic 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 application of honesty, non-usury, and halal values 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 towards product quality and halal is still a challenge in the implementation of the sharia economy 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, as well as 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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LAMPIRAN – LAMPIRAN

Matriks Penelitian

Judul	Variabel	Indikator	Sumber Data	Metode Penelitian	Fokus Penelitian
Implementasi Nilai Kejujuran, Prinsip Non Riba, Kehalalan Dalam Pengelolaan UMKM Coklat Raddina Di Kabupaten Jember.	1. Nilai Kejujuran,	1. Keterbukaan informasi produk kepada konsumen 2. Kejujuran dalam promosi dan pemasaran 3. Transparansi dalam transaksi usaha	1. Pemilik UMKM Coklat Raddina 2. Karyawan 3. Konsumen	1. Pendekatan Kualitatif 2. Jenis penelitian studi kasus 3. Lokasi: UMKM Coklat Raddina, Klompangan Ajung Jember 4. Teknik Penentuan Informan: Purposive 5. Data Pengumpulan: Observasi, wawancara mendalam, dokumentasi 6. Data analisis: Miles dan Huberman 7. Keabsahan data: Triangulasi Teknik dan sumber	1. Bagaimana implementasi nilai kejujuran dalam pengelolaan UMKM Coklat Raddina di Kabupaten Jember? 2. Bagaimana penerapan prinsip non-riba dalam praktik usaha UMKM Coklat Raddina? 3. Bagaimana penerapan kehalalan dalam aspek bahan baku, proses produksi, dan produk UMKM Coklat Raddina? 4. Apa saja kendala yang dihadapi UMKM Coklat Raddina dalam mengimplementasikan nilai kejujuran, prinsip non-riba, dan kehalalan?
	2. Prinsip Non Riba	1. Sumber permodalan bebas riba 2. Tidak menggunakan pinjaman berbunga 3. Pengelolaan keuangan yang sesuai dengan ketentuan Islam			
	3. Kehalalan	1. Kehalalan bahan baku yang digunakan 2. Proses produksi sesuai standar halal 3. Sertifikasi halal produk			

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PERNYATAAN KEASLIAN KEPENULISAN

Yang bertanda tangan di bawah ini:

Nama	: Mohammad Aldi Eka Putra
NIM	: 222105020001
Program Studi	: Ekonomi Syariah
Fakultas	: Ekonomi dan Bisnis Islam
Institusi	: Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember

Menyatakan dengan sebenarnya bahwa hasil penelitian ini tidak ada unsur penjiplakan karya penelitian yang pernah dibuat orang lain, kecuali secara tertulis dikutip dalam naskah ini dan disebutkan dalam sumber kutipan dan daftar pustaka

Apabila dikemudian hari ternyata hasil penelitian ini terbukti ada unsur-unsur penjiplakan, maka saya bersedia untuk di proses sesuai dengan perundang-undangan yang berlaku.

Demikian surat pernyataan ini dibuat dengan sebenarnya dan tanpa paksaan dari pihak manapun.

Jember, 26 Mei 2026
Yang Menyatakan



Mohammad Aldi Eka Putra
NIM. 222105020001

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PEDOMAN WAWANCARA

Informan: Owner dan Karyawan

1. Bagaimana Bapak Ibu memahami nilai kejujuran dalam menjalankan UMKM Coklat Raddina?
2. Bagaimana penerapan kejujuran dalam memberikan informasi produk dan menetapkan harga kepada konsumen?
3. Dari mana sumber modal yang digunakan dalam menjalankan usaha ini?
4. Bagaimana upaya yang dilakukan untuk menghindari praktik riba dalam pembiayaan usaha?
5. Bagaimana cara memastikan bahan baku dan proses produksi tetap memenuhi prinsip kehalalan?
6. Bagaimana penerapan nilai kejujuran yang diajarkan dan diterapkan dalam kegiatan operasional sehari-hari?
7. Bagaimana prosedur yang dilakukan untuk menjaga kualitas dan kehalalan produk selama proses produksi?
8. Menurut Anda, apa kendala UMKM dalam menerapkan prinsip-prinsip syariah dalam kegiatan usaha?

Informan: Konsumen

1. Menurut Anda, apakah informasi yang diberikan UMKM mengenai produk, harga, dan kualitas sudah disampaikan secara jujur dan jelas?
2. Bagaimana pendapat Anda mengenai kehalalan dan kualitas produk Coklat Raddina yang Anda konsumsi?

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ISO 9001 2015 CERTIFIED
ISO 21001 2018 CERTIFIED

Nomor : 1334 / Un.22/D.5.WD.1/KM.05.00/05/2026 11 Mei 2026
Lampiran : -
Hal : **Permohonan Izin Penelitian**

Kepada Yth.
Owner Raddina Chocolate n Bakery
RT.1 RW1, Curah Kates, Klompangan, Kec. Ajung, Kabupaten Jember

Disampaikan dengan hormat bahwa, dalam rangka menyelesaikan tugas Skripsi pada Fakultas Ekonomi dan Bisnis Islam, maka bersama ini mohon diizinkan mahasiswa berikut :

Nama	:	Mohammad Aldi Eka Putra
NIM	:	222105020001
Semester	:	VIII (Delapan)
Jurusan	:	Ekonomi Islam
Prodi	:	Ekonomi Syariah Syariah

Guna melakukan Penelitian/Riset mengenai **"Implementsi Nilai Kejujuran, Prinsip non Riba, dan Kehalalan Dalam Pengelolaan UMKM Coklat Raddina Di Kabupaten Jember"** di lingkungan/lembaga wewenang Bapak/Ibu.

Demikian atas perkenan dan kerjasamanya disampaikan terima kasih.

A.n. Dekan
Wakil Dekan Bidang Akademik,

Nurul Widyawati Islami Rahayu

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CHOCOLATE RADDINA
RT 01/RW 01, Curah Kates, Klompangan,
Kec Ajung, Kabupaten Jember

SURAT KETERANGAN SELESAI PENELITIAN

Yang bertanda tangan dibawah ini

Nama : Siti Ayu Novianti, S.P

Jabatan : Founder Chocolate Raddina

Alamat : RT 01/RW 01, Curah Kates, Klompangan, Kec Ajung, Kabupaten Jember, Jawa Timur

Dengan ini menerangkan bahwa mahasiswa yang beridentitas:

Nama : Mohammad Aldi Eka Putra

NIM : 222105020001

Fakultas : Ekonomi dan Bisnis Islam

Prodi : Ekonomi Syariah

Universitas : Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember

Telah selesai melakukan penelitian di Chocolate Raddina, untuk memperoleh data dalam rangka penyusunan tugas akhir yang berjudul: "***Implementation Of The Value Of Honesty, The Principle Of Non-Usury, And Halalness In The Management Of Raddina Chocolate Msmes In Jember Regency***".

Demikian surat keterangan ini dibuat dan diberikan kepada yang bersangkutan untuk dipergunakan seperlunya.

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Jember, 27 Mei 2026

Founder Chocolate Raddina

Siti Ayu Novianti, S.P

Jurnal Kegiatan Penelitian

Nama : Mohammad Aldi Eka Putra

Nim : 222105020001

Judul : Implementasi Nilai Kejujuran, Prinsip Non Riba, Kehalalan Dalam Pengelolaan UMKM Coklat Raddina Di Kabupaten Jember

No	Tanggal	Kegiatan	Paraf
1	11 Mei 2026	Menyerahkan surat izin penelitian kepada pemilik UMKM Coklat Raddina	
2	18 Mei 2026	Melakukan wawancara kepada pemilik UMKM Coklat Raddina	
3	18 Mei 2026	Melakukan wawancara kepada karyawan UMKM Coklat Raddina	
4	21 Mei 2026	Melakukan wawancara kepada konsumen Coklat Raddina	
5	27 Mei 2026	Pengambilan surat selesai penelitian	

Jember, 28 Mei 2026

Founder Chocolate Raddina

Siti Ayu Novianti, S.P

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DOKUMENTASI

		
Wawancara Kepada Founder UMKM Coklat Raddina	Wawancara Kepada Karyawan Umkm Coklat Raddina	Wawancara Kepada Konsumen Umkm Coklat Raddina

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Nomor : /Un.22/D.5.KP.1/KM.05.00/05/2026

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Nama : Mohammad Aldi Eka Putra
NIM : 222105020001
Semester : VIII (Delapan)

Berdasarkan keterangan dari Dosen Pembimbing telah dinyatakan selesai bimbingan skripsi. Oleh karena itu mahasiswa tersebut diperkenankan mendaftarkan diri untuk mengikuti Ujian Skripsi.

Jember, 26 Mei 2026

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Koordinator Prodi. Ekonomi Syariah

Dr. Sofiah M.E
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NIM	:	222105020001
Program Studi	:	Ekonomi Syariah
Judul	:	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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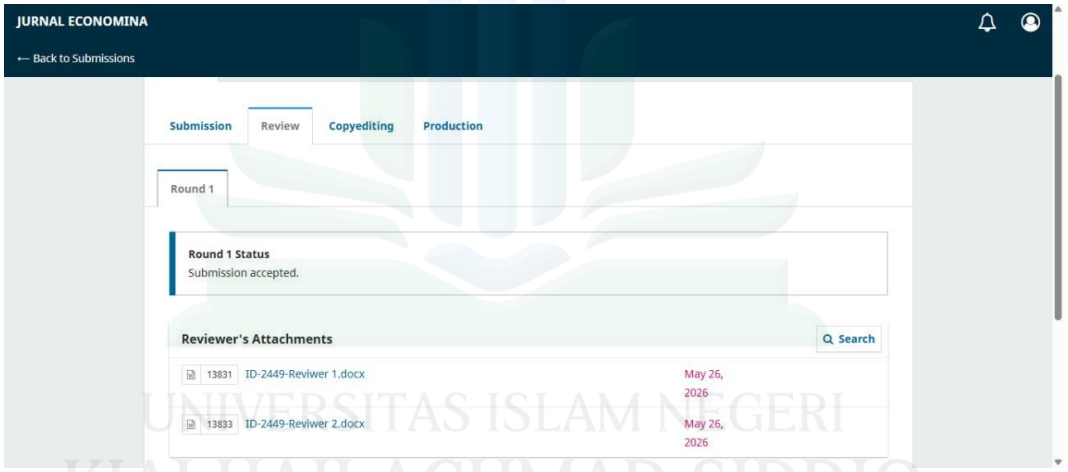
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1.	Bukti Submit	25 Mei 2026
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Dear Author;

Mohammad Aldi Eka Putra, Sofiah

We Are Pleased To Inform You That The Editorial Board Of The Jurnal Economina Has Given The First Approval For The Publication Of Your Article. The Editor Who Conducted The Initial Review Of Your Manuscript Titled "Implementation of The Value of Honesty, the Principle of Non-Usury, and Halalness in the Management of Raddina Chocolate Msmes in Jember Regency" Has Been Notified Of This Decision, And The Article Is Scheduled For Publication In Mei 2026 (Vol. 5, No. 5).

Thank you for submitting your manuscript to this journal. We look forward to receiving your future submissions.

Editor in Chief

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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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Keywords: The Value of Honesty; the principle of non-usury; Halal; MSMEs;

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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.

Keywords: *The Value of Honesty; the principle of non-usury; Halal; MSMEs; Sharia Economics*

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Program Studi/Fakultas	:	Ekonomi Syariah Fakultas Ekonomi dan Bisnis Islam UIN Kiai Haji Achmad Siddiq Jember

Telah melengkapi lampiran naskah skripsi sesuai ketentuan buku pedoman akademik dan berhak diverifikasi untuk mendaftar ujian skripsi, antara lain :

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2	Matrik Penelitian	✓	
3	Surat Pernyataan Keaslian Bermaterai dan ditandatangani	✓	
4	Pedoman Wawancara/ Angket Penelitian	✓	
5	Surat Izin Penelitian	✓	
6	Surat Keterangan Selesai Penelitian	✓	
7	Jurnal Kegiatan Penelitian	✓	
8	Dokumentasi Penelitian (Kualitatif dan Kuantitatif Data Primer)	✓	
9	Lampiran Data Sekunder (Hasil penghitungan SPSS dll atau penelitian kuantitatif data sekunder)		✓
10	Surat keterangan screening turnitin 25% (Bagian Akademik)	✓	
11	Surat Keterangan Selesai Bimbingan Skripsi	✓	
12	Mensitasi 5 artikel jurnal dosen FEBI (sesuai dengan topik penelitian	✓	
13	Biodata	✓	

Demikian surat ini dibuat untuk dipergunakan sebagaimana mestinya.

Jember, 26 Mei 2026
Pembimbing

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MA Zainul Bahar	: 2019 – 2022
UIN KHAS Jember	: 2022 - 2026

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