

ORGANIZATION OF LOGISTICS AND PROCUREMENT CHAIN AND ENTREPRENEURSHIP IN ACCORDANCE WITH HALAL STANDARD

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Abstract

The term transport chain includes the sum of all flows in which the transported goods are in motion, starting from the suppliers of raw materials, through intermediaries - wholesalers and retailers, all the way to the final consumers. The transport chain also includes numerous services that also contribute to increasing the value of the product. What will be the concrete structure of the transport chain, first of all, depends on the characteristics of the product itself, which is required by the final consumer, and which must be offered by the manufacturer. At the same time, the demands of consumers are based on the characteristics of their way of life and lifestyle, including the demands imposed by religious beliefs. These are specific requirements that, for example, are imposed on the Islamic faith through Sharia law. It strictly prescribes what is permissible for Islamic believers (permitted goods, services or behaviors) and is called halal. When we consider the Halal standard and its application in logistics, it means that all members of the supply chain in the Halal product system must comply with Sharia law. It specifically imposes the need for halal certification; specific hygienic and sanitary premises. At the same time, the procedures must be controlled by specially qualified persons and organizations, which are accepted by Islam.

Key words: halal logistics; halal certificate; organization of logistics, supply chain, control of compliance with halal standards.

JEL codes: H57

INTRODUCTION

Halal is an Arabic word that means allowed in translation, and is often used in the sense when something is socially or religiously "pure", with the proviso that forbidden (haram) cannot be changed to allowed (halal). The basic principle of halal is the permissibility of things, and the first principle is what Islam has established, that is, things created by Allah and the benefits that come from them are essential for human use and are therefore allowed. If in this case the product is authentic, or if it is not explicit in prescribing the ban, then the original principle of acceptability applies. Moreover, the area of haram in Islamic law, sharia, is actually very narrow, while the area of halal is wide to unimaginable limits. Only a number of credible and completely

clear textual records deal with prohibitions, while everything that is not mentioned as allowed or forbidden belongs to the general principle of the permissibility of things and to the domain of the generous mercy of God and His forgiveness.

Halal expects from the transport chain properly produced products, properly stored and properly transported halal products. Storage and transport imply a special room for halal products and means of transport according to the halal standard are usually separated from other products), which are both hygienically and sanitary accepted and controlled by organizational bodies accepted by Islam.

Due to the large number of requirements that extend throughout the transport chain, the paper defines these laws and processes that manufacturers, logisticians, carriers and others must comply with in order to meet all the requirements of this type of consumer. It should also be noted that if only one of the members does not follow the defined rules, the halal product will turn into haram (everything that is forbidden to Islamic believers), which is a sin of Islam and a crime of members of the transport chain. which, of course, will correspond to punishing a certain organization, ie the agency responsible for the actions of the members of the chain.

Due to the way in which the diet is prescribed and made according to religion, it is necessary to adjust the whole process of placing this product on the market to different requirements, so that members of these religions have as much offer on the market. The processes that can be located within the transport chain, which are also adapted to the Halal standard, will be described in more detail below. It will also state and describe which products are offered on the market, which are produced, stored and transported in accordance with halal, as well as which all conditions must be met in order for the product to be halal and as such presented to the market.

HALAL STANDARD

Halal standard means a document that establishes halal and haram. According to halal, among others, the following products are not allowed, such as: pork, blood, alcohol, meat of dead animals, carnivores, donkeys, dogs, birds of prey and food prepared with wine, cakes with any type of alcohol, cakes that contain emulsifiers, is not allowed. pork or animal fat base etc. Thus, the standard prescribes criteria for implementation, certification and verification of application requirements. Most of the requirements of the Halal standard are identical to the Hazard Analysis and Critical Control Point (HACCP) and the International Organization for Standard (ISO) 9001 standard, which organizations that have established some of these two systems enable easier preparation for halal certification. The Halal standard states:

- what is allowed and what is forbidden to members of the Islamic religion;
- how the application of the provisions of the Halal standard is certified and verified;
- how halal meat is processed;
- how halal products are labeled;
- which are halal additives and which are not.

Halal certification is applied to various products and services, such as: food, cosmetics, medicine, clothing, footwear, furniture, tourism and hospitality, shipping,

banking. Although it is mostly used in the food, pharmaceutical and cosmetic industries.

It is also important that machines, production lines for processing halal food and tools must also not be manufactured from non-halal materials, nor contain any non-halal materials. Also, the oil used for technical maintenance of machines and plants must not contain non-halal ingredients. Measuring and testing devices must be calibrated. Finally, during storage and sale, halal food must be categorized and labeled as halal. If halal products are cited as milk, this means that it provides the necessary nutrition, does not contribute to food-borne diseases, does not contain congenital pathogens and the growth of pathogenic microorganisms, without residues of veterinary drugs, pesticides and other chemical contaminants, and Islamic standards. For the safety and suitability of milk, good hygiene practice should be applied throughout the food chain, where HACCP carries out certain hygiene controls, which confirm the effectiveness of the product. In this process, producers from good agricultural, hygienic and livestock practice adapt to the requirements and communicate with control bodies that carry out controls during processing, distribution, transport and sale of products that are properly handled and stored according to the instructions of control bodies. as a legislative framework, infrastructures, trained inspectors and staff to audit relevant documents. Hygiene, sanitary and health safety of food are prerequisites for the preparation of halal food, and also the manufacturer must ensure constant control of the same. Halal food must be prepared, processed, packaged, transported and stored in a manner that complies with the hygiene and sanitary requirements of the CAC / RCP Code Commission. Codex Alimentarius Commission / Recommended International Code of Practice, and other relevant codes. The organization must establish a system of monitoring the processes related to the realization of halal products, which includes the Haram Analysis Critical Control Point (HrACCP - Haram Analysis Critical Control Point).

Furthermore, the provision of authentic food and other consumer products is mandatory for Muslims, and therefore the certification and certification of each item in terms of halal observance by the competent Islamic authorities, such as the Agency for Islamic Affairs (JAKIM - Jabatan Kemajuan Islam Malaysia)) extremely important. That is, Muslims eat food that is halal, i.e. Sharia - religious, spiritual, personal choice, and thoyyiban i.e. healthy - safe, clean, nutritious, quality, authentic. According to Sharia law, food that is allowed must meet certain conditions, namely:

- 1) that it does not contain animals that are not halal, or products from animals that are not according to Sharia law;
- 2) that it does not contain elements that are strictly prohibited by Sharia law;
- 3) it is safe and not harmful;
- 4) has not been prepared, processed or manufactured using equipment that is contaminated with items prohibited by Sharia law;
- 5) food (or its ingredients) must not contain human parts;
- 6) during preparation, processing, packaging, storage and transportation, halal food must be physically separated from other food that does not meet the requirements of halal standards, points or any other thing that is declared haram by Sharia law. The norms, ie documents that are necessary for the application of this standard are:

- Codex STAN 1, general standard (STAN - English Standard) for labeling pre-packaged food;
- CAC / RCP 1, an international code of practice of general principles of food hygiene is recommended;
- CAC / RCP 58, Code of Hygienic Practice for Meat,
- ISO 22000, food safety management systems - requirements for each organization in the food chain;
- ISO 22005, chain traceability in nutrition - General principles and basic requirements for system design and implementation.

Certificate on halal products or services or management systems of organizations is one of the ways to ensure that the product or service is in accordance with these standards, and the organization has implemented a system to manage relevant aspects of its activities, in accordance with its policy and in accordance with Islamic regulations.

Implementing halal in the category of clothing is compliance with Sharia law when providing services in the field of clothing (does not include any skin, hair or parts of haram animals or animals not slaughtered in accordance with Islamic rules) or those types of clothing where wearing them is prohibited or clothing with special signs, which defines a special group of non-believers, etc.

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Of course, devices, accessories, machines and processing aids, ie processing lines, tools and accessories must be dedicated only to the production of halal. The product or its ingredients must not contain any components or products of animals that are not allowed according to Sharia law or products of animals that are not slaughtered according to Sharia law. And, the product must not contain anything in any quantity declared as haram. The product or its ingredients are safe and not harmful, and are prepared, processed or manufactured using equipment and facilities that do not contain haram. When packaging and labeling devices, accessories, machines and processing aids used for the processing of halal cosmetic and personal care may not be made or contain materials prescribed by Sharia law as haram, and used only for halal cosmetic and personal care. As well as appliances, utensils and machinery that have been previously used or have been in contact with the haram must be washed and ritually cleaned as required by Sharia law. This procedure is supervised and verified by the competent Islamic body. After conversion, the line will only be used

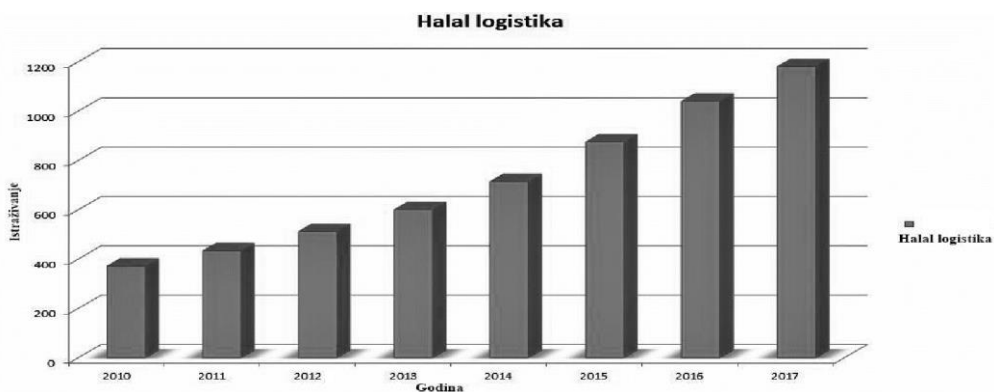
for halal cosmetic and personal care. Returning the line to the haram line and back to the halal line is not allowed.

APPLICATION OF HALAL STANDARD IN LOGISTICS

In 44 countries around the world, only those products produced according to Sharia rules are allowed to be consumed, and the total number of consumers of the Islamic religion in those countries is over 1,200,000,000, with Muslim minorities in other countries. data from 2009 (Martinović, 2012). From the above, it can be seen that the fastest growing world market is the halal market, which in 2005 had a total turnover of 550 billion dollars, of which 150 billion fell on food products, while in 2006 the turnover increased to 210 billion dollars.

The growth of this market can also be most easily presented through historical statistics, which in Graph 3 show the potential interest of today's population in halal logistics. Thus, the data refer to the Internet search of halal logistics in the period of seven years, ie from 2010 to 2017.

Graph 1. Presentation of the population's interest in halal logistic



Source: <https://www.scribd.com/document>

As the halal market is one of the most promising markets, despite the global crisis, it has grown to 40% in recent years, while in the next ten years it is expected to grow by 20 to 25%, and can be divided into:

1. Arab-Islamic market
 - a. rich countries (Qatar, Kuwait, Saudi Arabia, etc.)
 - b. middle rich countries (Libya, Turkey, Malaysia, Indonesia, etc.)
 - c. poor countries (Kyrgyzstan, Tajikistan, Guinea, etc.)
2. Halal market of Europe
3. Regional halal market.

As halal logistics is a new phenomenon, in modern conditions there are several logistics representatives who have a halal certificate, mostly in Malaysia, Thailand, Singapore, the Netherlands and France, which is a long period of logistics

organization on a global level. The halal highway initiative began in Malaysia as the signing of memoranda in Asia, Europe, the Middle East and the USA, which requires more global involvement from the food industry, logistics services, retail chains, halal authorities, universities and governments developing this global collaborative networks in the coming years. The emergence of the global halal market as a new sector of growth in the global economy and increasing performance in developed countries, speaks of the rapidly growing economies of Asia, the Middle East, Europe and America. With a growing consumer base, the halal industry hopes to become one of the competitive forces in world international trade. It should also be noted that Croatia has the greatest readiness and advice for the standardization of the halal industry, which is perhaps surprising.

The world's halal leader is Nestle, which exports its products from Malaysia to more than 50 countries, with exports amounting to more than \$1 billion in 2011. This company is the first multinational company to seek and receive halal certification for all its food products. Since 1994, Nestlé Product Certification ensures that products are manufactured, imported and distributed under hygienic and sanitary conditions in accordance with the Islamic faith. All products and production facilities of this company have been inspected, so they have deservedly received a halal certificate, which was awarded to them by recognized Islamic certification organizations. The halal logo is also on the packaging of this company's products, as a confirmation that the products are prepared according to "strict Islamic requirements". Nestle has a unique position and history in the world market as far as halal is concerned, and thus has earned the presence of the company at halal online events (such as HFCE - Halal Food Council of Europe, in Brussels). This socially responsible company has started seriously producing and exporting halal products on the global market. At the end of the last century, more precisely since 1997, the company implemented a plan to provide customers with "global access" to halal products. In modern conditions, Nestle has 86 halal certified factories around the world, with halal standards. In addition, more than 1,200 small and medium-sized enterprises are included in Nestle's corporate social responsibility program, which aims to build halal knowledge and skills in all aspects of business, starting from productivity, marketing, quality assurance and performance measurement. . The production of this company is certified by JAKIM in Malaysia, but also by other credible bodies for halal certification for products that are produced outside Malaysia.

Also, Nestlé does not use alcoholic beverages at all, although ethanol needs to be used as an aid in the process (eg to extract flavor), but this does not have to come from alcoholic beverages, which is also referred to as "best practice" (Fisher, 2016).

As large retail chains in the world today have their own standards and insist on their own quality standards, companies that work for them are working to meet these requirements by placing their products on their market. As for halal products, most retailers keep special shelves designed just for them. Also, in Croatia today, large retail chains, such as Getro, have special places for halal products. The Halal standard clearly defines the procedures for halal certification, which is registered with the Institute for Standardization of Bosnia and Herzegovina as a national standard called halal food - requirements and measures, BAS 1049: 2010. Halal standard is compliant with other international standards of management systems (ISO, HACCP,

International Food Standard (IFS - International Food Standard), British Retail Consortium (BRC - British Retail Consortium), GLOBAL GAP and others (Krešić, 12).

In terms of transport, the dream principle is to ensure the physical separation of halal goods from non-halal goods in transport. In this way, mutual contamination is avoided, the possibility of error is avoided, the coherence of the transport system is ensured, in order to deliver the product according to the expectations of Muslim consumers, but also organizations, such as the International Halal Logistics Standard (IHLAS), 2009. This means that halal logistics involves the inclusion of excellence in the supply chain throughout the entire process, starting from construction, production and distribution to the final consumer. When a manufacturer puts the halal logo on the product packaging, it also means a confirmation of the promise that the collection of raw materials, production and distribution of products are in accordance with halal standards. Under these conditions, the consumer can reasonably expect and assume that the manufacturer takes care to ensure halal compliance throughout the supply chain, including the transport chain. This means that there is a need for special halal warehouses. In this sense, halal logistics requires key performance indicators (KPIs) to maintain and control the conditions of the entire supply chain. Multiple checkpoints may be required to ensure everything is halal compliant. For example, monitoring and control can be very helpful (Bruil, 2010).

All halal food stored, displayed, sold or served needs to be categorized and labeled as halal during transport and in particular, at each stage of the supply chain, to prevent mixing and contamination with non-halal materials. Hygiene, cleanliness and food safety are the main prerequisites in the preparation of halal food products. In modern conditions, halal products are prepared, processed, packaged, transported and stored in accordance with the hygienic and sanitary requirements of Codex CAC/RCP 1 and other relevant Codex and other international standards. At the same time, the materials used in hygiene must satisfy the use in the halal food sector.

The packaging of halal food is done in an appropriate way using packaging materials that meet the conditions, packaging procedures must be performed in a clean and hygienic manner with compliance with sanitary conditions, and temperatures that meet the safety and quality of the product.

For the above reasons, the fact is that there is a possibility that halal logistics will increase the company's operating costs. On the one hand, halal logistics is becoming more and more popular and interesting among logistics service providers because halal logistics promises a lucrative business, but on the other hand, few such providers offer total halal logistics services because it causes additional costs, which complicates the process of halal logistics (Sizwan Ab Talib , 2014). New problems also arise with the globalization of supply chains: supply chains for halal products are becoming more complex and more susceptible to contamination with non-halal products. Some halal scandals have already proven the vulnerability of supply chains for halal products, primarily food, so the halal issue is escalating into a major crisis for halal brand owners. Therefore, it gradually weakens consumer confidence in the halal brand.

So far, there have been relatively few academy guidelines on halal security. Therefore, there is a need for theoretical construction where scientists would apply halal supply

chain management to develop practical tools and methods for success. By implementing an integration model for better organization of halal supply chain networks, halal product owners could use them as a model for better organization of supply chain networks that provide a higher level of halal security (Tieman, Darun, 2015).

In addition to halal, the Islamic religion also strongly emphasizes purity (toyyiban) - in spiritual, physical, mental and health contexts. Halal management regulates and manages halal standards. Management includes the entire flow, starting from the source of raw materials (or origin of raw materials), transportation and distribution processes from the source to the market and to the end users. This system includes carriers, containers, transportation routes by land, sea or air, then warehouses and distribution centers and operators; wholesalers and retailers and their business up to the very end of delivery to consumers in hypermarkets, supermarkets and small establishments that must also be accredited in accordance with the halal certificate. All of the above are tasks of control by the management of the halal supply chain.

In addition, the Halal supply chain must also accept the conventional supply chain, but while respecting the legal requirements of Sharia. The imposition of Islamic laws in supply chain management acts as a basic requirement for a Shariah-based halal management process: meaning that everything must be halal (permissible) and also along the entire logistics chain. To recap, halal refers to cleanliness, hygiene, safety and integrity (MS2400: 2010). A good example is Malaysia which is globally recognized for pioneering halal supply chain management standards, which the MS2400 guarantees for halal channel standards, as shown in Table 1. (Noorsiah, Sariwati, 2016).

Table 1. Cleaning requirements according to MS2400 standards

Clause	MS2400: 2010, Part 1 - Halalan-Toyyiban safety channel, management system requirements for the transport of goods and / or cargo chain services
6.1.1	The design and layout of the premises should allow for good hygiene procedures, including the protection of goods / cargo against cross-contamination between and during operations. The construction and appearance of the warehouse must allow for adequate maintenance and cleaning.
6.1.2	The internal structure of the space should be solidly constructed of durable materials that are easy to maintain, and can be cleaned and maintained by disinfection or performing Shariah cleansing rituals.
6.2.3	Management shall provide all equipment used in the activities of the transport chain, meet certain requirements and be appropriately designed, constructed and installed to facilitate maintenance, adjustment, cleaning and use.
6.5.1	Equipment must be maintained in good condition to facilitate all remediation procedures including sharia ritual cleansing, and to prevent contamination of goods / cargo with unmanned materials and hazardous materials.

6.6.1	The organization must establish and maintain a procedure that describes suitable cleaning methods and materials, depending on the nature of the organization's business, describe the cleaning and disinfection programs undertaken to ensure that all parts of the premises are adequately clean and in accordance with halalan-toyyibana requirements. The cleaning program should include cleaning of cleaning tools and sharia ritual cleansing where necessary.
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Source: <https://sbr.journals.unisel.edu.my/ojs/index.php/sbr/article/view/13/21> in MS2400: 2010 Halalan - Toyyiban Assurance Pipeline (Department of Standards Malaysia, 2010).

ORGANIZATIONS OF TRANSPORT CHAINS IN ACCORDANCE WITH THE HALAL STANDARD

It has been established that the transport chain is a set of technical, technological, organizational, spatially and temporally synchronized operations that may include packaging, signing, weighing, counting, consolidation, loading, unloading, transshipment, storage, handover, on the type of product the company deals with. The greatest influences on the structure of chains, as described in the paper, are given by the product itself, which is demanded by consumers, ie their way of life. Therefore, a diagram of one food halal supply chain has been made, to show the participants and the procedures that can be found in one such chain.

Namely, the concept of halal food represents quality, safety and hygiene in order to ensure the concept of 'Halalan Thoyibban', ie what is allowed throughout the halal chain. The focus on halal products is given to halal food, and therefore an example of a halal food chain is given. In modern conditions, the halal food logistics distribution sector is not only considered an industry that meets strict religious requirements. Today, it has become a global economy, and many countries have realized the importance and involvement in meeting halal standards. In addition to Islamic believers seeking halal products, halal food can also attract the rest of the population because of products with added features and added value of healthy, safe, hygienic food products, without contaminants (Zaharah, and et all, 2016).

Furthermore, the shipment of the product according to the last stage of the chain, ie, depending on the characteristics of the product that require as long or as short a chain as possible, the product is transported to a distribution warehouse or directly to stores / end customers. If there is a need for a long supply chain, the product is transported to a distribution warehouse that represents an intermediary in the chain, for value added services and further organization so that the product reaches the end user at the right time, in the right place, at the lowest cost.

ORGANIZATION OF HALAL TRANSPORT CHAIN OF LOGISTICS COMPANIES

Once the product is packaged and adequately labeled, it is ready for further ventures that take place during the product's journey to the final consumer. If the product does

not require direct, outpatient delivery, the next step will be in the warehouse of a logistics provider.

These warehouses can be divided into, raw material warehouses, semi-finished goods and components warehouses, finished goods warehouses, consolidation centers and transit warehouses, transitional warehouses, cross-dock centers, sorting centers, warehouses for e-distribution goods, warehouses for goods in return-return centers and warehouses of public sector institutions. However, the first three mentioned warehouses can be within the manufacturer. It can also be seen from these warehouses that they differ according to the characteristics of the product and its degree of production and finishing.

Therefore, it is necessary that the warehouses of raw materials be close to the place of production, and serve to store raw materials and components needed by the manufacturer to produce his product. Warehouses of semi-finished products and components are used to store products in different stages of production, and even the process of finishing the product before delivery to the end customer. Activities that may be present in this type of warehouse are, repackaging and product labeling; assembly of products from components, their packaging and shipping; adding specific components to a particular product; and equipping the packaging with special messages, advertisements, etc. Furthermore, finished goods warehouses store products that are ready for distribution to the final consumer and may be owned by manufacturers, operators, wholesalers or retailers. While consolidation centers and transit markets receive goods from different sources and create a shipment for an individual customer, ie. consumers or producers. This category includes "Just In Time" (JIT) warehouses, but also warehouses for the supply of macro stores, where there is also a difference compared to cross-dock warehouses, because the goods in consolidation warehouses can be kept for a certain time . In transitional warehouses, goods are received in large quantities from suppliers and then transformed into packages of quantities suitable for further distribution. Cross-dock centers have evolved in response to customer demands for faster delivery and more dynamic flow of goods through the supply chain. Goods passing through such a working principle must meet certain requirements, in particular labeling requirements. Goods are also received and identified at these centers, followed by the formation of consignments and their dispatch, with the aim of keeping the goods in storage for as short a time as possible. Goods that are suitable for their characteristics for this type of center are goods with a relatively short shelf life, such as fruits, vegetables, meat, fish and the like. This is followed by sorting centers used in parcel distribution or pallet distribution. At these centers, goods are collected from different locations, sorted according to the place of order, consolidated and shipped to the final consumer. A similar system is used in some systems for the distribution of goods on pallets, where goods are received on a pallet, removed from the pallet, and a new shipment is formed, which is shipped to the final consumer after these procedures. E-distribution warehouses have developed with the growing share of e-commerce, where large numbers of individual orders are handled, and the principle of operation is very similar to a sorting center, with a difference in input unit size and higher returns than usual in other types of distribution. . This leads to a warehouse for returnable goods, where supply chain operators are forced to pay more attention due to the increase in returned

products caused by e-sales, and the tightening of environmental standards. In this specific form of storage, goods are inspected, sorted, repackaged if necessary and then routed to a specific return logistics channel. These, as specific warehouses, are warehouses of public sector institutions that are not actually intended for storage of goods in the supply chain system, but store goods used in public systems, such as military warehouses, warehouses, warehouses in case of natural disasters and other.

THE FUTURE OF HALAL ENTREPRENEURSHIP AND MARKETS

In the past year, the halal-based economy has experienced faster growth, fueled by significant investment, new products and regulatory improvements. How do these events continue, where would the halal be in 2030? This chapter presents possible results and assumptions of what will happen to the halal market. The halal market in 2030 represents one mature sector that has exceeded 1 trillion USA.

The future of halal products - By 2030, the halal-certified food and beverage industry is expected to reach \$415 billion, which is estimated based on total Muslim consumption of halal products and increasing certification across Muslim and non-Muslim countries. Private equity will play a key role in creating a leading company that will capture significant market share. However, today the halal product industry is still very fragmented, despite several leading multinational halal companies, which generate more than a billion dollars in revenue. Included in this industry are smaller companies that earn less than \$100 million in annual revenue.

The future of Muslim businesses - Muslims are a strong consumer segment representing a quarter of the world's population, linked by shared ethical values derived from their faith, leading the global halal of economic market potential. Consumers are connected together with their fundamental Islamic values, which dictate their way of life and pass them on to shopping behavior. It is this segment of companies that they use to expand their business and make extra profit. In 2030, an exporter from Muslim countries will appear in the global trade of halal products and will challenge the leading positions of Brazil and India because they have all the predispositions to achieve that. Of great importance for all Muslim countries is a strong halal certificate that allows them to enter the halal market without hindrance.

The future of halal regulation - There are more than 350 certifiers worldwide, but halal regulation still lags behind other segments of the food industry. If current accreditation initiatives are implemented, regulation of the halal industry will be significantly improved (the International Halal Accreditation Forum has launched a process that could reduce the number of certifiers but improve the quality of overall trust in certified products). New certifiers will become more sophisticated, with leading certifiers expanding the range of organic products and creating the ultimate "Halal organic" certificate.

The Future of Muslim Banks - Islamic banking turnover has already reached \$1.6 trillion in total assets in 2016, but continuing its current growth of over 10% annually. forecasts for the year 2030 show that the market would exceed 3 trillion dollars with over 2% share of the world's commercial banking

As activity increases, leading companies are likely to follow the path of global banks, entering a wide range of financial services, including trade, commercial and advisory services, tourism, and many other sectors. The banking sector is already showing promising signs for the development of halal-certified banks.

The Future of Muslim Finance - Today, Muslim finance is dominated by the GCC countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, UAE) and Malaysia, the dynamics of Islamic finance will change as non-GCC countries become involved. As the market grows, a system will emerge in which education and global exchange will be a critical component. Future financial centers will be Toronto (Canada), London (Great Britain), Dubai (UAE), Karachi (Pakistan) and Kuala Lumpur (Malaysia).

The Future of the Muslim Lifestyle - Online booking sites serve as a key access point for Muslim travelers looking to connect with businesses and homeowners. In addition, it is announced that multi-billion dollar halal fashion companies will be created. Halal media and entertainment companies can also become global conglomerates backed by government funding. Media companies can appear with different genres and formats.

CONCLUSION

The concept of halal is not limited to food itself. Halal products but also services include cosmetics, medicines, clothing, financial services and even tourism. It is also important to accept the fact that Halal-certified products are easily accepted by Muslim consumers, but also by consumers of other religions, because halal insists on a certain level of hygiene, sanitation and safety, which is a positive reaction for all consumers. It was noticed that there is a difference among consumers in non-Muslim countries, because they do not attach so much importance to labels on the packaging, and are not sufficiently informed about this form of product. If they were additionally instructed in the whole process, which extends from the procurement of raw materials to the customer, which can be achieved e.g. market surveys, product promotions, etc., would most likely increase the sales of halal products, which would encourage industry and retail chains to focus their business strategy in this area.

As already mentioned, Muslim companies in the halal product supply chain are based solely on trust. A Muslim will buy products from another Muslim, making the seller responsible to God for ensuring that the food he sells is halal, so the buyer has enough confidence in terms of consuming halal food. On the other hand, an important foundation of trust is the halal certificate, which is displayed on the product in the form of a label on consumer products or in the form of an output (marking of transport units). A prominent sign on the packaging that the product is made in accordance with the halal standard is a sign of trust that guarantees that the product, its raw material and the item have been verified by an independent Islamic certificate that must be in accordance with Sharia, the religious law of Islam. This mark also provides assurance that the entire supply chain is Shariah compliant, tested and certified by Islamic Certification.

A halal logistics supply chain is able to protect a halal product from contamination in all possible situations where goods move from producer to consumer. Given that durability requires preventive measures in segregation, such as mixing halal and

haram products for example. single pallet, in storage and transportation, as well as in complex container logistics (such as temperature regime deliveries), are important performance indicators that include halal storage and halal transportation. The effectiveness of the logistics halal supply chain is reflected if its indivisibility with each link of the chain is in accordance with the prescribed standards, which is possible through halal certification. In terms of efficiency, it is important to ensure low costs and high availability of halal food products for Muslim consumers, which has a stronger impact on Muslims living in non-Muslim countries. Logistics that extend halal integrity from source to point of purchase play a key role in developing the sustainability, efficiency and effectiveness of the logistics halal supply chain.

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