

# YOUNG MUSLIM CONSUMER BEHAVIOR ON DIGITAL PLATFORM: WHAT CAN BE LEARNED FOR DEVELOPING HALAL PRODUCT?



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## Abstrak

Indonesia memiliki peluang besar dalam pengembangan produk halal dan merupakan negara dengan konsumsi online terbesar di Asia. Penelitian ini bertujuan untuk mengobservasi perilaku konsumsi generasi muda muslim Indonesia pada platform digital. Penelitian berkaitan dengan perilaku konsumsi pada platform digital telah menunjukkan hasil yang cukup signifikan, namun akademisi dan praktisi yang peduli dalam pengembangan produk halal masih sedikit. Sehingga penting untuk memahami perilaku konsumen agar dapat menyoal konsumen yang tepat. Penelitian ini dikembangkan berdasarkan *Theory of Planned Behavior* serta memanfaatkan data primer yang diperoleh melalui kuesioner. Sebanyak 155 responden generasi muda muslim dipilih melalui teknik *accidental sampling* dan dianalisis menggunakan SEM-PLS. Hasil penelitian menunjukkan bahwa perilaku konsumen pada platform digital dipengaruhi oleh *Attitude*, *Perceived behavior control*, *Recreation orientation*, dan *Promotion*. Sementara itu, *subjective norm*, *Religiosity* dan *Perceived Benefit* merupakan alasan sekunder yang membuat mereka memilih platform digital. Hasil statistik ini menunjukkan bahwa konsumen di era digital sangat sensitif terhadap harga yang lebih murah. Selain itu, berbagai layanan tambahan yang disediakan oleh platform digital seperti pembayaran di tempat (COD) memudahkan mereka untuk memenuhi kebutuhan konsumsinya. Oleh karena itu, berdasarkan temuan tersebut, penting bagi produk halal untuk mengembangkan platform digital yang mampu memberikan layanan tambahan yang berguna untuk meningkatkan kenyamanan dan kepuasan pelanggan.

Indonesia have great opportunity for halal product developments and the largest online consumption in asia. This study aims to observe the consumption behavior of young muslim through digital platforms. Research related to consumer behavior has revealed a significant result on digital platform, however the academics and practitioners who are concerned in the halal product development are few. Therefore, it is important to understand consumer behavior in targeting the right consumers. This research is developed based on theory of planned behavior and used primary data obtained through questionnaire. 155 young muslim respondents selected with accidental sampling techniques and analyzed using partial least squares structural equation modeling as the data processing tools. The results show that consumer behavior in digital platforms is influenced by *Attitude*, *Perceived behavior control*, *Recreation orientation*, and *Promotion*. Meanwhile, *subjective norm*, *Religiosity* and *Perceived Benefit* are secondary reasons they choose digital platforms. This statistical results explain that the consumers in the digital era are sensitive to lower price. In addition, various supplementary services provided by digital platforms such as paylater payments make it easy for them to satisfy their consumption. Therefore, based on the findings, it is important for halal products to develop a digital platform that is able to provide useful supplementary services to increase customer convenience and satisfaction.



## INTRODUCTION

Current business developments cannot be separated from the important role of information technology (Mittal, 2013). Advances in information technology have resulted in many innovations with the emergence of a competitive business environment that never existed before, such as online –based internet (Rita & Ramos, 2022). Online shopping or e –commerce is a buying process that involves transactions between sellers and customers through digital platforms on the internet (websites, applications, etc.) anywhere and anytime (Shen, 2023).

With the rapid development of wireless technology and the high penetration rate of mobile devices, e –commerce is becoming one of the most popular channels for shopping. As of December 2017, 82% of people in the US use mobile devices for shopping, with sales totaling over \$156 billion compared to about \$42 billion in 2013 (Mainardes et al., 2020). Other data also shows that e –commerce has accounted for 23% of electronic commerce (e –commerce) sales during the third quarter of 2017. In China, according to statistics released on the Internet, there were 676.7 billion dollars spent on mobile shopping in 2017 compared to only 1.4 billion dollars in 2001. The released data also shows that e –commerce in 2017 has accounted for 70.8% (Daduk Merdika et al., 2019). Given the rapid and extensive development of mobile technologies and applications for e –commerce, experts and managers must better understand consumer behavior in shopping through e –commerce.

Barnes (2002) defines m –commerce as "any transaction with monetary value either directly or indirectly made over a wireless telecommunication network". Compared to the traditional way of shopping, e –commerce comes with providing new services, such as "location awareness, context sensing, and push delivery" (Yang et al., 2018), which are mainly supported by the portability characteristics of mobile devices. Previous lessons have explored several areas of e –commerce, such as e –commerce adoption, the evolution of consumer trust in e –commerce and the post –purchase experience (Zheng et al., 2019). While this study has spread knowledge about e –commerce, impulse buying which is the most common behavior among buying behavior, received limited attention in e –commerce. E –commerce will increase buying impulses because of its characteristics, such as high interactivity and convenience (Yulianto et al., 2021). However, somewhat limited knowledge is available about how situational factors and reaction factors might encourage individuals to buy impulsively in e –commerce.

The value of e –commerce transactions has increased significantly since 2014, and it is estimated that transactions will be US\$ 6.542 billion in 2023 in the world (SivaKumar, 2017). This phenomenon is supported by various promotional events such as online shopping festivals. Online shopping festival, one of the busiest and most exciting days for all e –commerce is known by various names, Singles Day in China, Cyber Hot Day in Korea, Diwali Festival in India, Black Friday, Cyber Monday in the USA, and Harbolnas in Indonesia. During online shopping festivals, e –commerce usually carries out various promotional programs to attract customers and increase sales (Shen, 2023).

Millennial are a young generation who are synonymous with and adaptive to the use of technology in everyday life, values, life experiences, motivation, and buying behavior in general (Croes & Bartels, 2021). Indonesian millennial are now increasing in number, currently there are around 103 million. They generally look for the latest products or services through online shopping (Amoako et al., 2020).

The high participation of the younger generation in online shopping should be captured by the halal industry so that they are able to create the right strategy in marketing halal products, especially through digital platforms or e –commerce. A convenient shopping ecosystem is a very important factor in creating an ideal shopping

service (Chen & Li, 2020). A comfortable ecosystem can encourage consumers to obtain optimal satisfaction when shopping online (Akram et al., 2018). In fact, previous research has been able to identify that the reasons consumers choose digital platforms as a means of online shopping are influenced by attitude, subjective norm, perceived behavior control, religiosity, trust, perceived risk, perceived benefit, relaxation, cool and new trend, boredom, perceived self – efficiency, perceived easy to use e – commerce, and perceived usefulness of e – commerce.

This research is developed based on the theory of planned behavior developed by Ajzen (1991). There are three main elements that explain a person's intention to e – commerce, e.g attitude, subjective norm, and perceived behavior control. However, in contrast to previous studies, this study tries to develop a research model through an extended model by including several additional variables that are considered relevant and able to explain public interest in the use of e – commerce for halal products. Furthermore, we added the variables of religiosity, perceived benefits, recreation orientation, and promotion.

Research on consumer behavior towards halal products has gained momentum in recent years due to the increasing demand for these products globally, driven by the growing Muslim population and non – Muslim consumers' interest in the quality and ethical standards of halal products. Previous studies have investigated various aspects of consumer behavior related to halal products, including research on religiosity and cultural factors , perceived quality and safety, trust through halal product warranty, consumer interest and attitude towards halal products, marketing and communication related to halal products, global market trends, to halal product innovation in the global arena zz. On the other hand, research that specifically observes Muslim consumer behavior towards halal products is still relevant to continue to be carried out, especially research that specifically aims to predict the consumption behavior of the younger generation of Indonesian Muslims, this part seems to have not been highlighted much by previous research.

However, previous research that specifically explains the factors that encourage generations to use digital platforms, especially to consume halal products, is still not widely found. This research wants to observe whether the behavior of the young Muslim generation has the same or different behavior in using digital platforms for online shopping purposes, especially halal products. This research is important to do because it can contribute to optimizing halal industry development strategies, including developing halal industry marketing strategies in online media, the findings of this study are also expected to provide management implications that can optimize halal supply chain management.

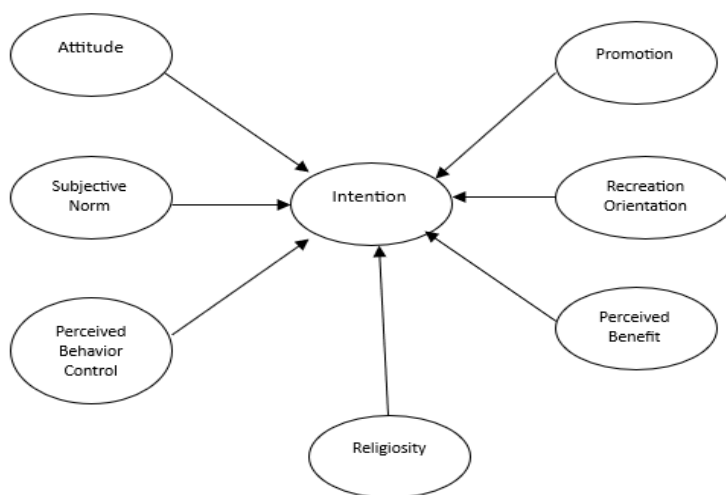
## METHOD

This research is an exploratory research with a quantitative approach. This study adopted the Theory of Planned Behavior (TPB) to see the effect of attitude, subjective norms, perceived behavior control, religiosity, perceived benefits, recreation orientation, and promotion in estimating the interest of young Muslims to use halal products through digital platforms. The population in this study is all young Muslims in Indonesia who know about halal products. While the samples in the study were collected through a survey technique by distributing closed and open questionnaires to respondents in Indonesia through an accidental sampling approach. The criteria for respondents in our research include, 1) being Muslim and belonging to the category of young people; 2) having experience using digital platforms for consumption activities; 3) experience purchasing halal products through e – commerce. This study chose these criteria due to

the consideration that the generation most fond of using online transactions is the younger generation. In addition, the younger generation also has a high sensitivity to something new. The halal industry needs consumers like the younger generation criteria to expand their market.

155 survey results were successfully collected by researchers and then analyzed using the SEM PLS (Structural Equation Modeling – Partial Least Square) method. Analysis of the SEM – PLS method was carried out in two stages. The first stage is to test the inner model by analyzing several indicators to see the validity and reliability of the data. While the second stage is the result of estimating the outer model to see the value of R<sup>2</sup>. The following model of SEM – PLS was developed through this study:

**Image 1. SEM-PLS Models**



**RESULT AND DISCUSSION**

**RESULT**

**Table 1. Profile of Respondent**

Variabel	Deskripsi	N	(%)
Gender	Male	26	17%
	Female	129	83%
Education Level	High school/ equivalent	27	17%
	S1	110	71%
	S2	18	12%
Income	< 1500000	131	85%
	1500001 – 5000000	11	7%
	5000001 – 10000000	8	5%
	> 10000000	5	3%
E – commerce platform	Marketplace	83	54%
	Media Sosial	149	96%
	Website	2	1%

*Sourch: Data processed (2023)*

Based on the description of the respondent's profile above, it is known that 17% of the total respondents were male, the remaining 83% were female respondents. All respondents in this study were young Muslims, this can be proven from their characteristics, the majority of whom are undergraduates with a total of 71% of respondents, 17% of whom are in high school, and the remaining 12% are pursuing masters degrees. The average income of respondents is around less than 1500,000, and the online shopping platform that they are most interested in is the marketplace, followed by social media platforms, and websites as the last choice for them when they want to shop online.

**Table. 2** Evaluation of measurement model

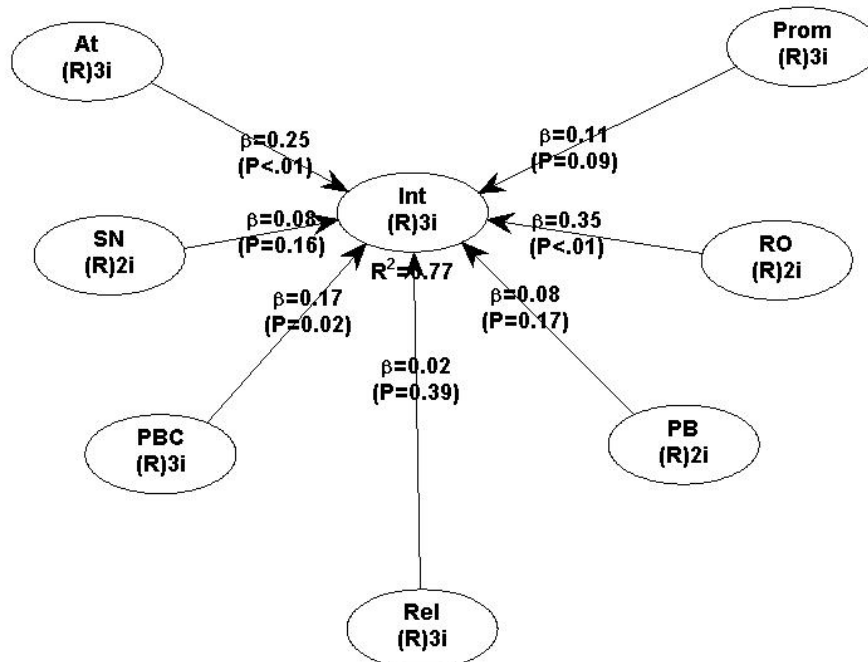
Keterangan	Loading	CR	CA	AVE
Attitude		0.91	0.851	0.77
At1	(0.887)			
At2	(0.870)			
At3	(0.876)			
Subjective Norm		0.892	0.757	0.805
SN1	(0.897)			
SN2	(0.897)			
Perceived Behavior Control		0.917	0.864	0.786
PBC1	(0.876)			
PBC2	(0.897)			
PBC3	(0.886)			
Religiosity		0.93	0.887	0.817
Rel1	(0.939)			
Rel2	(0.908)			
Rel3	(0.863)			
Perceived Benefit		0.898	0.774	0.815
PB1	(0.903)			
PB2	(0.903)			
Recreation Orientation		0.962	0.922	0.928
RO1	(0.963)			
RO2	(0.963)			
Promotion		0.944	0.91	0.848
Prom1	(0.889)			
Prom2	(0.945)			
Prom3	(0.928)			
Intention		0.922	0.874	0.799
Int1	(0.881)			
Int2	(0.910)			

*Sourch: Data processed (2023)*

The first stage that must be carried out in the process of analyzing the SEM – PLS model is the evaluation of the measurement model, or it is called the evaluation of the inner model. This step aims to ensure that the data that has been extracted meets the elements of validity and reliability before entering the structural model estimation test stage. So to fulfill the test, based on the results of data processing, the Cronbach Alpha (CA) value was  $\geq 0.70$ , the Composite reliability value was  $\geq 0.70$ , the Average Variant Extracted (AVE) value was  $\geq 0.50$ , and the factor loading value was  $\geq 0.60$ . Based on the results above, the constructs used in this research are to measure attitude, subjective norms, perceived behavior control, religiosity, perceived benefits, recreation orientation,

and promotion variables in estimating the interest of young Muslims in shopping for halal products on digital platforms.

**Image 2.** Evaluation of structural model



Source: Data processed (2023)

Based on the estimation results above, an R2 value of 0.77 (77%) is obtained, meaning that the interest of young Muslims in Indonesia to use digital platforms in shopping is influenced by attitude, subjective norms, perceived behavior control, religiosity, perceived benefits, recreation orientation, and promotion variables. The remaining 23% cannot be explained by the model or means it is influenced by other factors outside the model. Meanwhile, to ensure that the model is fit and sufficient to explain the Intention variable, the Gof, APC, ARS, AVIF, and RSCR values are needed. The respective values are Gof 0.793 (large  $\geq 0.36$ ), APC 0.150,  $P=0.014$ , ARS = 0.765,  $P \leq 0.001$ , AVIF = 2.433 ( $\leq 3.3$ ) and RSCR 1.000 ( $\geq 0.9$ ). Based on these values, it can be concluded that the research model is fit and adequately explains the factors that can influence young Muslim interest in using digital platforms when shopping for halal products.

The estimation results of the model above show an R2 value of 0.77 (77%), meaning that the variables of attitude, subjective norms, perceived behavior control, religiosity, perceived benefits, recreation orientation, and promotion are able to explain the variables of interest in young Muslims using digital platforms in shopping, and the rest explained by other variables outside the model. Besides that, the estimation results also show empirical testing of the relationship between exogenous latent variables and endogenous latent variables which in turn produce path-coefficient values ( ) and p-values. The attitude variable has a significant positive effect on millennial interest in using digital platforms in shopping, this is evident from the value of 0.25 and P-value  $<0.01$  (sig.  $<5\%$ ). The perceived behavior control variable has a significant positive effect on the interest of young Muslims to use digital platforms in shopping, this can be confirmed through a value of 0.17 or a P-value of 0.02 (sig.  $<5\%$ ). The recreation orientation variable

also succeeded in explaining the interest of young Muslims to use digital platforms in shopping, this can be seen from the value of 0.35 or the P–value  $<0.01$  (sig.  $<5\%$ ). And the last variable that is also proven to be able to explain the interest of young Muslims in using digital platforms in shopping is the promotion variable, this can be confirmed through a value of 0.11 or a P–value of 0.09 (sig.  $<10\%$ ). The subjective norm, religiosity, and perceived benefit variables are unable to explain their effect on the young Muslim intention variable. This condition is statistically explained through the value of and P–value respectively = 0.08 and P–value 0.16; = 0.02 and P–value 0.39; and =0.08 and P–value 0.17.

## DISCUSSION

Based on the statistical results above, it can be concluded that Theory of Planned Behavior is able to explain the interest of the younger generation in the consumption of halal products through digital platforms (Iranmanesh et al., 2019; Suleman et al., 2021; Vanany et al., 2019). This is evidenced by the significant influence of the attitude and perceived behavior control variables. However, the subjective norm variable is unable to show relevant results. This is in line with the finding that marketing strategies in the halal industry are still minimal (Afendi, 2020; Khalid et al., 2020; Shah et al., 2019). This further affects the findings of the subjective norm variable on the millennial generation's interest in consuming halal products on digital platforms.

This study revealed a positive correlation between the attitude of young Muslims towards digital platforms and their interest in online shopping. This suggests that individuals with a favorable perception of digital platforms are more likely to view the buying and selling process positively, ultimately increasing their propensity to use them. Attitudes are shaped by both personal beliefs and behavioral beliefs. What factors lead young Muslims to develop positive beliefs about digital platforms? One key factor is the ability of these platforms to create a positive shopping experience, influenced by both individual perception and environmental factors.

Positive usage experience can be a cause for the birth of a positive belief in a service, a positive usage experience is usually characterized by optimal satisfaction felt by customers. besides that, these beliefs can also be formed because of other people's experiences, mouth–to–mouth marketing also has a big role in building positive perceptions for new customers. This study also confirms previous findings which state that attitude influences a person's interest in using digital platforms in online shopping (German Ruiz–Herrera et al., 2023; Gunawan et al., 2023; Hasna N. Khoirunnisa & Sumadi, 2023; Julio et al. ., 2021; Mainardes et al., 2020; Nurchayati et al., 2023) .

Second, statistical results also show that perceived behavior control has a significant positive effect on the interest in using digital platforms in shopping online. This situation occurs because perceived behavior control shows the convenience felt by consumers as long as they use the help of digital platforms while shopping online. Through digital platforms, consumers can shop effectively and efficiently. There are not a few digital platforms that today provide many conveniences, starting from offering payment systems in the form of pay–later, COD, and other payment mechanisms tailored to the needs of each consumer. In addition, the findings in this study also confirm previous research, that perceived behavior control can encourage consumer interest in using digital platforms in shopping online (Felix & Tessa, 2022; Kang et al., 2006; Moshrefjavadi et al., 2012; Sembada & Koay, 2021) .

Third, the estimation results also show that the recreation orientation variable influences the interest of young Muslims to use digital platforms. Based on the statistical test above, it is known that recreation orientation influences the interest of young Muslims

to use digital platforms in shopping. This research is in line with previous findings which state that recreation orientation has a significant influence on consumers' interest in shopping online using digital platforms (Croes & Bartels, 2021) .

Basically, one's motivation to shop is divided into two, namely hedonistic motivation and utilitarian motivation. Both of these motivations aim to optimize the satisfaction and benefits of shopping. In addition, the Indonesian Central Bureau of Statistics also released public consumption data which stated that people today spend more of their money to fulfill leisure consumption than non – leisure consumption . For this reason, it is important for online shopping platforms to create an efficient shopping ecosystem and provide a pleasant shopping experience so that consumers can obtain optimal satisfaction and leisure benefits from online shopping through digital platforms.

This research also statistically confirms the impact of promotional strategies on the interest of young Muslims to use digital platforms during online shopping. This research is in line with previous research which states that promotions have a significant impact in encouraging consumer interest in shopping online using digital platforms (Chen & Li, 2020) . Promotions such as double date or single date have an important role in creating innovative marketing strategies and creating an effective shopping ecosystem. So this reason also encourages consumers to be more enthusiastic about doing online shopping through digital platforms. On the other hand, our three exogenous variables that are unable to explain their effect on consumers' interest in using digital platforms during online shopping are subjective norms, religiosity, and perceived benefits.

## CONCLUSION

Based on the research findings and discussion, we can conclude that consumer behavior continuously evolves alongside changing times and the media that drives these shifts. This emphasizes the dynamic nature of consumer behavior and media's role. To attract the right audience, halal industry players must carefully consider several aspects when developing products, especially those marketed through digital platforms. This clarifies the target audience and highlights the importance of digital marketing considerations. Specifically, focusing on factors like attitude, perceived behavioral control, recreational orientation, and promotion proves crucial. This maintains the specific factors while improving clarity and flow. In the digital age, convenience in product access remains a primary concern for consumers, with price being another major factor. This rephrases the sentence for conciseness while maintaining the key points. This emphasis on value is particularly relevant in Indonesia, where many consumers exhibit price sensitivity. This clarifies the connection between convenience and price sensitivity in the Indonesian market.

This research can be supplemented with robustness test to ensure statistical testing results. In addition, research samples can also be added to produce better tests. Finally, based on the research findings, this study also recommends several things including; 1) Optimizing supply chain management for halal products is true, but optimizing satisfaction and understanding what consumers want is very important; 2)The development of the halal industry ecosystem based on consumer perspective is very important. Because, even though the majority of the population in Indonesia is Muslim, the empirical religiosity approach is not able to encourage them to consume halal products; 3) It is necessary to optimize the marketing and sales system for halal products based on digital technology to align with consumer preferences.

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