Customer E-Loyalty of Muslim Millennials in Indonesia: Integrated Model of Trust, User Experience and Branding in E-Commerce Webstore

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ABSTRACT

Muslims have unique characters which are closely related to their religious background. With the high growth of e-commerce in Indonesia, it is important to study Muslim market segments where Indonesia itself is a country with the largest Muslim population in the World. The progress of the halal financial industry and business also triggers the e-commerce development among Muslim Millennials. Muslim Millennials will become the main market and the largest customer segment In Indonesia since one-third of its population is dominated by millennials. The aim of this research is to develop and test a comprehensive model that explains how Muslim Millennials develop loyalty to online shopping websites (e-commerce). To test the research model, the online survey was distributed to a random sample of highly educated Muslim Millennials. The results found that positive online experience (flow) is the most important antecedent of e-loyalty in e-commerce websites for Muslim Millennials. Brand equity is also a key precursor of e-loyalty. However, trust is not a significant precursor of e-loyalty for Muslim Millennials in Indonesia.

CCS Concepts

• **Social and professional topics** →**User characteristics** →**Religious orientation**

Keywords

Webstore; e-commerce, online shopping: trust; e-loyalty; muslim customers.

1. INTRODUCTION

Millennials is a generation terminology that is currently widely discussed by many groups in various fields of study. Millennials (also known as Generation Y) are a demographic group (cohort) after Generation X [1]. Social researchers often classify generations born between the 1980s and 2000s as millennials. It can be said that the millennial generation is today's young generation. Millennials are portrayed as individuals who are self-centered, technologically literate, environmentally conscious, and have a low level of brand loyalty [2]. Millennial likes products that fit their personalities. They are creative, confident, and connected [3]. Millennial is always connected and connected to one another through the latest technology. Maulina and Hendriyani (2018) suggested that millennial generation seems to be more positive and collaborative [4].

Millennial generation is different from its predecessor generation. This generation tends to be more adaptable to new technology. This generation has values, preferences, and shopping behavior that is different from other generations [5]. 25% of the world's population is the millennial generation which incidentally lives where the internet already exists and is growing rapidly [6]. Therefore, they have a strong dependence on technology and the internet. Compared to Baby Boomers or older generations, millennials can access information from websites, including e-commerce, 5 times faster [7] [8] [9].

On the other hand, Indonesia has a fairly high e-commerce market growth rate with an average growth of 17% per year according to data released by Frost & Sullivan. As one of the countries with the highest population in the world, Indonesia has become a country that has had significant e-commerce developments in recent years. British research institute, Merchant Machine, released a list of ten countries with the fastest growing e-commerce in the world. Indonesia leads the ranks of these countries with a growth of 78% in 2018 [10]. The number of internet users in Indonesia, which is more than 100 million users, is one of the forces driving e-commerce growth. The average money spent by Indonesians on online shopping sites is US $ 228 per person or around Rp. 3.19 million per person. Around 17.7% of respondents spend their money to buy plane tickets and book hotels online. As many as 11.9% of respondents spend their money on clothing and footwear products. The third most popular category is health and beauty products chosen by 10% of respondents. Furthermore, the growth

of smartphone users is also one of the drivers of e-commerce development in Indonesia. Indonesia is the largest e-commerce market in Southeast Asia.

According to a study by the Central Statistics Agency (BPS), Indonesia had a population of more than 260 million in 2017. Meanwhile, if viewed from the number of internet users (mainly via smartphones) in 2017 it reached 86.6 million users. This figure increased by 17.2 million users compared to 2016 or increased by 24%. When seen its development in the past 3 years, there has always been an increase. Initially only 38.3 million users in 2014, then 52.2 million users in 2015 then became 69.4 million users in 2016, until finally in 2017 amounted to 86.6 million users. In terms of religion, the majority of Indonesia's population adheres to Islam. Around 87.2% of the total population of Indonesia is Muslim [1].

Today almost everyone has gadgets like smartphones that are equipped with internet access, e-mail, social media and the marketplace, thus enabling businesses and consumers to transact via smartphones. The ease of accessing the internet increases businesses to use the internet as a medium to advance their business by offering their products via the internet. This is reinforced by data obtained from the Indonesian Internet Service Providers Association (APJII) in 2017, where the largest percentage of 45.14% of the internet was used to find prices, 37.82% was used as buying information and the smallest was 16.83% used to sell online [12].

Meanwhile, Indonesia has the largest Muslim population in the world which makes the majority of millennials in Indonesia are Muslims [13]. The progress of the halal financial industry and business also triggers the e-commerce development among Muslim Millennials. Muslim Millennials will become the main market and the largest customer segment in Indonesia since one third of its population is dominated by millennials. The aim of this research is to develop and test a comprehensive model that explains how Muslim Millennials develop loyalty to online shopping webstore (e-commerce).

2. THEORETICAL BACKGROUND

2.1. Generation Theory and Religious Background

Generational differences in social life are one subject that always arises in the development of human resource management. Therefore, the concept of generational difference continues to develop over time. In sociology, there are 8 groupings based on the year of birth. The grouping consists of: 1) Generation of War (Classical War, World War I, and World War II), 2) Post World War II Generation, 3) Generation of Depression Era, 4) Baby Boomer Generation, 5) Generation X, 6) Generation Y, 7) Generation Z, 8) Generation Alpha. They are born in different environmental conditions and situations, therefore the characters they have differ from one another [14]. It does not mean that every person born in the same era has the exact same character, but there are main and prominent characters that become the identity of a society living in a certain era [15] [16].

Millennials have a unique attitude towards brands where they live in an era where many brands have been in circulation compared to the previous generation [17]. Basically, millennial generation has a low level of loyalty towards a brand [18] but has a high ability to process all forms of information that come from web sites. It also applies to muslim millennials. Muslims have a unique

character that is closely related to their religious beliefs [19]. Religion is a phenomenon with effects at various levels of analysis: individual, social, organizational, macroeconomic, national and regional [20]. There are many studies on the influence of religion in other literature, such as investment and business. This paper will emphasize the level of loyalty of Muslim millennials towards e-commerce, especially for websites. Therefore, this next section will discuss design elements for online shopping websites and develop hypotheses about how these design elements can trigger flow experiences when shopping online.

2.2. Utilitarian and Hedonic

One of the most important marketing goals is to get good experience and customer loyalty [21]. Furthermore, Gabisch (2011) shows that optimal experience on brand websites is a key factor in gaining loyalty [22]. Customers experience online flow significantly leading to increased loyalty. Flow is a pleasant experience that people feel when acting with total involvement [23].

Basically, customers look for utilitarian benefits and hedonic benefits on every e-commerce. Comparing product prices and quality is one example of seeking utilitarian benefits, while looking for a visually appealing website design because it provides enjoyment of online shopping experiences is a range of hedonic benefits [24] [25] [26]. This proves that there are consumers who are looking for "full experience" [27]. These consumers are people who only enjoy the observation process to get the utilitarian benefits and hedonic benefits. To attract the attention of these consumers, e-commerce websites have to build a pleasant online shopping experience. Shopping is not only a process of getting goods but also for fun, they feel happy and comfortable when shopping. Blakney and Sekely [28] found that the level of intrinsic enjoyment of shopping experience influences consumer behavior. The pleasure of shopping online is closely related to the higher intention to revisit the website [29].

Growing flow experience is the goal of the utilitarian and hedonic features of a website [30]. Most hedonic site features are not directly related to purchases, but rather affect customer satisfaction and create flow [31]. Attractive designs, entertaining website features, and gamification are the characteristics of the hedonic characteristics of the website and can create flow experiences. Therefore, the following hypothesis is proposed:

H1. The greater the hedonic feature of an e-commerce website, the greater the positive online experience (flow)

Choi et al. (2007) found that utilitarian features stimulated a flow experience [32]. Flow stimulates web evaluations that benefit from utilitarian aspects [33]. Some previous studies also tended to support this theory, such as a greater user perception of utilitarian features in the online environment in accordance with greater opportunities to be achieved flowing. Therefore, the following hypothesis is proposed:

H2. The greater the utilitarian features of e-commerce websites, the greater the positive online experience (flow)

2.3. Online Branding and Flow Experience

A brand can be defined as a set of tangible and intangible attributes designed to create awareness and identity, and to build the reputation of a product, service, person, place, or organization. Originally, brand equity referred to the asset valuation of a brand

for accounting purposes [34]. Brand equity was construed to be the asset valuation of a brand [35].

Burmann et al. (2009) defined brand equity as present and future valorization derived from the internal and external brand-induced performance [36]. They further explain, this definition includes three major categories: psychological brand equity, behavioral brand equity and financial brand equity. The conceptual proximity of the first two categories leads to a comprehensive and widely accepted term: brand strength. From this perspective, brand strength is merely used as a substitute term for either psychological brand equity or behavioral brand equity.

Through involvement in flow experience, the E-Commerce environment offers new opportunities to create and maintain brand equity [37]. Based on previous research, non-attribute product factors are more influential than product and experience in a virtual environment positively influences brand equity on its own product features. Brand equity can be positively influenced by hotel websites that offer opportunities for customers to be involved in the flow experience.

Based on brand equity theory, consumers like to associate themselves with products and services with a strong brand [38]. Brand equity influences attitudes and behaviors which attracts customers for repurchasing the product. Furthermore, brand loyalty intention is influenced by brand equity in the service industry [39]. Previous research has claimed that brand equity directly influences brand loyalty [40]. Recent studies found that flow experience influences brand equity in virtual contexts [41]. Founded on the aforementioned arguments, it was proposed:

H3. The greater the hedonic features of the e-commerce website, the greater brand equity

2.4. Trust

A trustworthy website is very important for the success of the business in attracting the attention of customers, if the website is not trustworthy then customers will hesitate to use it [42]. In the business area, trust is one important factor especially in e-commerce. In contrast to traditional businesses where customers can directly see and inspect goods directly, in online businesses customers cannot check directly and only rely on information and images available on the website. Uncertainty and risk from online shopping can be reduced by the trust that creates security for customers [43].

Based on research conducted by Roy et al. (2001), an increase in ease of use and website utility increases the trust of customers [44]. This is also supported by Cyr (2008), he found that the utilitarian features of the website have a direct impact on trust [45]. The quality of other features related to utilitarian, such as navigation and functionality, has a positive impact on trust. Therefore, it is proposed:

H4. The greater the utilitarian features of e-commerce websites, the greater the trust in e-commerce websites.

2.5. Positive Experiences

A person's positive experience will shape their perception of the website. In a virtual context, there is a positive relationship between flow experience and brand equity [46]. Park et al. (2008) also support this theory by stating that positive emotions when using a website are closely related to brand equity [47]. Therefore, it is proposed:

H5. The greater the positive online experience (stream), the greater the brand equity

In e-commerce websites, flow experience is one indicator of customers to consider the use of the website. An unpleasant experience when using a website can reduce the level of trust in the website. Therefore, flow experience can reduce unwanted risks such as reduced level of customer trust [48]. Therefore, it is proposed:

H6. The greater the positive online experience (current), the greater the trust in e-commerce websites

According to Smith and Sivakumar (2004), consumer shopping behavior is also influenced by Flow experience [49]. Flow experience can increase customer interest in repurchasing and visiting websites that they feel comfortable with. Customer loyalty can be built by improving the customer experience while browsing the website. This shows that the emotional relationship that is formed from interactions between customers and the online environment can increase loyalty, such as the intention to play online games and visit e-commerce [50]. Therefore, it is proposed:

H7. The greater the positive online experience (current), the greater the loyalty to the e-commerce website

2.6. Website Characteristics, Brand Equity, Trust, and Loyalty

Brand equity is a set of a brand asset, liability linked to a brand and give added value to the product which helps customers to interpret information about the brand [51]. A brand can be linked to a name, symbol, image, personality of the product. Customers are more likely to consider having a brand they know than they know less. Nam et al. (2011) shows that there is a positive relationship between brand equity and loyalty [52]. Therefore, it is proposed:

H8. The greater the brand equity, the greater the loyalty to the e-commerce website.

The customer's intention to repurchase or use the services of a product is based on their level of trust in the product [53]. If a product is judged to be unreliable, customers tend not to use the product anymore, this also applies in the case of online shopping. In the case of a website, if customers already trust an online shopping website then they tend to visit the website again, both to make purchases and just to look around [54]. Therefore, it is proposed:

H9. The greater the trust in e-commerce websites, the greater the loyalty of e-commerce websites

The appearance of the website on e-commerce affects the level of customer trust [55]. Web site display characteristics such as graphic design, layout, color selection, and other display features affect customer trust. In a survey conducted by Gregg & Walczak (2010) on eBay users [56], there was a positive relationship between website quality and loyalty. Therefore, it is proposed:

H10. The greater the hedonic features of e-commerce websites, the greater the trust in e-commerce websites

Brand equity is a representation of the appearance of a brand. In the context of e-commerce websites, brand equity is closely related to the utilitarian features inherent in the website [57]. E-commerce centered on the strength of its website makes utilitarian features play an important role in showing the product image to customers. Therefore, it is proposed:

H11. The greater the utilitarian features of e-commerce websites, the greater the brand equity

3. METHOD

The type of research used is explanatory with a quantitative approach. According to Sugiyono (2016), the explanatory research is a research that explains the causal relationship between the variables that influence the hypothesis [58]. This research uses primary data. Primary data is the result of tabulation of the respondents' answers. The data is collected from 129 Muslim millennials. Primary data were obtained using a questionnaire instrument.

The questionnaire in this study used closed and open questions. Data were analyzed and tested using multivariate Structural Equation Modeling (SEM) techniques using the LISREL 8.8 Structural Equation Modeling (SEM) program, which is a statistical technique that is able to analyze latent variables,

observable variables, and measurement errors directly. SEM is able to analyze the relationship between one latent variable with another latent variable [59], and also to find out the magnitude of measurement errors Wijanto (2008). it can be concluded that SEM is a statistical technique that can analyze latent variables and find out the magnitude of measurement.

4. RESULT AND DISCUSSIONS

Table 1. Characteristic of Respondent

Characteristic		Presentation
Gender	Women	56%
	Man	44%
Age	20-25	100%
Type of work	Student	52%
Salary/income	> Rp 5,000,000.00	38%

Table 2. Construct & Measurement Items

| Construct	Question items	Origin
Flow	FLO_1: I experienced flow the last time that I booked my hotel room on this website.	Huang (2005); Bilgihan et al. (2015)
	FLO_2: In general, I experience flow when I book my hotel room on this website.	
	FLO_3: Most of the time when I book my hotel room on this website, I feel that I am experiencing flow.	
	FLO_4: The last time that I booked my hotel room on this website, I was fully engaged	
Hedonic Features	HEDO_1:Weary e Entertaining	Huang (2003); Bilgihan et al. (2016)
	HEDO_2: Disagreeable e Agreeable	
	HEDO_3: Dull e Exciting	
	HEDO_4: Not Delightful e Delightful	
	HEDO_5: Not Thrilling e Thrilling	
Utilitarian Features	UTIL_1: Chaotic e Ordered	Huang (2003) ; Bilgihan et al. (2016)
	UTIL_2: Unreliable e Reliable	
	UTIL_3: Wrong e Correct	
	UTIL_4: Not Functional e Functional	
Trust	TRU_1: I trust this hotel website keeps my best interests in mind	Morgan and Hunt (1994); Bilgihan et al. (2016)
	TRU_2: This hotel website will always be honest with me	
	TRU_3: I believe in the information that this hotel website provides	
	TRU_4: This hotel website is genuinely concerned about its customers	
Brand Equity	BE_1: It makes sense to book hotel rooms from this website instead of any other websites, even if they are the same.	Yoo, Donthu, and Lee (2001) ; Bilgihan et al. (2016)
	BE_2: Even if another hotel website has same features as this website, I would prefer to book through this website.	
	BE_3: If there is another brand as good as this website, I prefer to book through this website.	
	BE_4: If another hotel website is not different from X in any way, it seems smarter to book through X	
e-Loyalty	LOY_1: As long as the present service continues, I doubt that I would switch websites.	Chang and Chen (2009); Lin and Wang (2006) ; Bilgihan et al. (2016)
	LOY_2: To me this site is the best hotel website to do business with.	
	LOY_3: I believe that this is my favorite hotel website.	

Table 3. Reliability test

No.	Variable	Cronbach's Alpha (α)	Number of Items
1	Flow	0.78	4
2	Hedonic Features	0.86	5
3	Utilitarian Features	0.77	4
4	Trust	0.85	4

5	Brand Equity	0.76	4
6	e-Loyalty	0.72	3

Table 4. Convergent and Discriminant Valdity

	FLO	HEDO	UTIL	TRU	BE	LOY
FLO	1	0.246***	0.036	0.159**	0.012	0.091
HEDO	0.246***	1	0.045	0.305***	0.181**	0.254***
UTIL	0.036	0.045	1	0.173*	0.026	0.137*
TRU	0.159**	0.305***	0.173*	1	0.167*	0.277***
BE	0.012	0.181**	0.026	0.167*	1	0.165*
LOY	0.091	0.254***	0.137*	0.277***	0.165*	1
Max r	**0.246***	**0.305***	**0.137*	**0.305***	**0.181**	**0.254***

*$p < 0.05$, **$p < 0.01$, ***$p < 0.001$

Chi-Square=508.07, df=263, P-value=0.00000, RMSEA=0.086
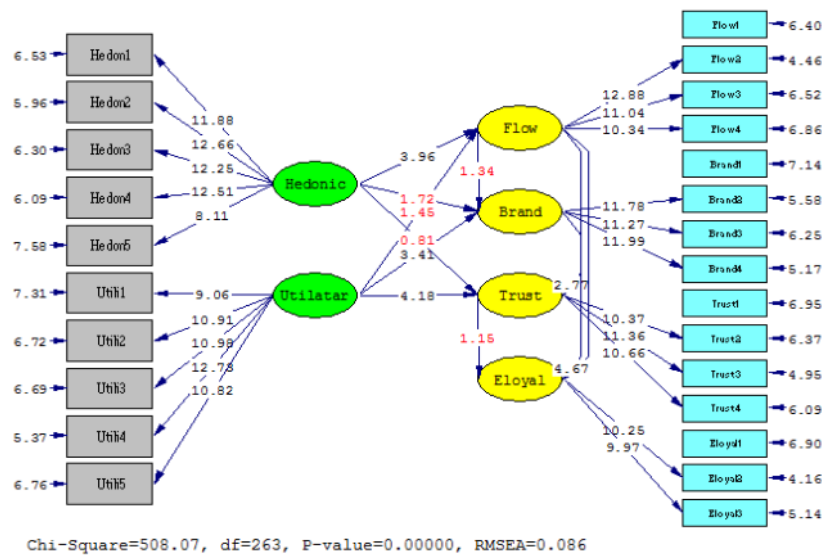
Figure 1. Model SEM T-Values Information.

Based on the table 1, it can be seen that the results of the most GOF measurements are good fit. It can be concluded that the GoF measurement fit of the measurement model generally is good.

Based on the processed data from the Hedonic variabel t-value to Flow is 3.96. Then the Utilitarian variable t-value is Brand with the number 3.41. Then the t-value variable Utilitarian with Trust shows 4.18. The Flow variabel t-value to Trust is 2.77. Then the Flow variable t-value is E-loyalty with the number 4.67. Then the t-value variable Brand with E-loyalty shows 2.77. This shows that the t-value > t-table (1.96), meaning that the Hedonic of Flow has a significant influence but the Utilitarian to Flow is 1.45 has a not significant influence. Then Hedonic variable to Brand is 1.72 and Flow variable to Brand is 1.34. From these results indicate an insignificant relationship. However, when the Utilitarian variable to the Brand has a significant relationship. The hedonic to trust variable shows the value of 0.81 which indicates no significant

relationship between these variables. Furthermore, the utilitarian and flow variables towards trust indicate a significant relationship. The flow and brand variables on E-loyalty have a significant relationship, but the trust variable on E-loyalty does not have a significant relationship because it has a value of 1.15 which is below the value of 1.96.

From the above results, it can be concluded that to create flow on the webstore should pay more attention and improve on hedonic variables than on utilitarian variables. When viewed from the hedonic variable, the webstore provider must improve on how the webstore can be pleasing to customers who come to visit the webstore, because it can be seen in the picture of the t value above that hedonics or fun has a high value of 12.66 compared to other indicators when creating hedonic to the customer. This finding is in accordance with Bilgihan, et al. (2014), Bilgihan & Bujisic (2015), and Loiacono et al. (2002) [60] [61] [62].

In improving the brand on the webstore, it must improve and innovate in utilitarian, which must provide benefits and in its use, must be easily felt for Muslim millennials. Basically, the millennial generation wants easy access and functions that are in line with expectations [63]. When seen from the utilitarian variables more prominent on accurate indicators with a value of 12.78, the webstore must further improve and maintain the accuracy of the available facilities.

Creating trust in the webstore according to the results above must pay more attention to utilitarian and flow variables in the facilities provided. When viewed from the hedonic variable with a value of 0.81 the trust variable shows no significant relationship. It can be concluded to increase the trust of Muslim millennials in the webstore it must focus more on utilitarian and flow variables.

Furthermore, the trust variable does not have a significant relationship on the variable E loyalty. It can be seen in the figure above with the number 1.15. This is due to the low level of trust that millennials have. they are not easy to believe in a product and tend to have a low level of loyalty. If to increase E loyalty, the webstore must focus more on increasing and more attention to the variable flow and brand.

Table 5. Goodness of Fit Estimation results

GoF	Fit Level Target	Estimation Results	Fit Level
X2 (chi-square)	P ≥ 0,50	508,070	*Good fit*
RMSEA	RMSEA ≤ 0,08	0,0857	*Marginal Fit*
GFI	GFI > 0,80	0,758	*Bad Fit*
AGFI	AGF ≥ 0,90	0,700	*Good fit*
TLI (NNFI)	TLI > 0,90	0,969	*Good fit*
CFI	CFI > 0,90	0,972	*Good fit*
NFI	NFI > 0,90	0,946	*Good fit*
IFI	IFI > 0,90	0,973	*Good fit*
RFI	RFI > 0,90	0,938	*Good fit*

Table 6. Hypothesis Analysis

Hypothesis	Statement	T-value	Result
H1	Hedonic to Flow	3.96	Significant
H2	Hedonic to Brand	1.72	Not significant
H3	Hedonic to Trust	0.81	Not significant
H4	Utilitarian to Flow	1.45	Not significant
H5	Utilitarian to Brand	3.41	Significant
H6	Utilitarian to Trust	4.18	Significant
H7	Flow to Brand	1.34	Not significant
H8	Flow to Trust	2.77	Significant
H9	Flow to E-loyalty	4.67	Significant
H10	Brand to E-loyalty	2.77	Significant
H11	Trust to E-loyalty	1.15	Not significant

5. CONCLUSIONS

From the results of this study, it can be seen that E loyalty of millennial Muslim customers on webstore in Indonesia is not only from flow, brand and trust, but there are other variables that can affect E loyalty, among others, can be from E service quality and customer satisfaction. So it can be concluded that there is a significant influence between the variable flow and brand to create E loyalty to customers, but the trust variable does not have a significant effect on customer loyalty. Furthermore, the trust variable is not only from the utilitarian and flow variables that can influence it, but it can be from the influence of product quality and can also be from the brand personality of the seller on the webstore. So on the brand variable not only from the utilitarian that can influence, but can be in terms of promotion and price on the products offered on the webstore. Finally, the flow variable is not only from the hedonic factor that has a significant relationship, but to create flow can be able to provide fast delivery services and guarantee goods to their destination safely. From this research, hopefully it can provide an overview and information in increasing the number of sales and income for business people, especially for business people who use webstore to introduce products to customers.

6. ACKNOWLEDGMENTS

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FINAL GRADE

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GENERAL COMMENTS

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