

Millennial's Decision on the Use of Online Halal Marketplace in Indonesia

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Abstract

This study aims to analyze the Millennials' behavior influence on their decision to use an online halal marketplace in Indonesia, which is mediated by their perception as an intervening variable. A probability sampling technique with convenience sampling was used to calculate 100 from 125 collected primary data sets. The SEM-PLS statistical technique was used to analyze the relationships among variables. The findings showed that only technology adoption, opinions, broader activities, and Millennials' perception influenced their decisions to use the online Halal marketplace, while success & status, personal health, and brand value & reward did not. Millennials' perception is not an intervening variable for all indirect effects. It implies that Millennials consider online Halal marketplace has not been addressed to reserve the Muslim concerns, and their decision to use it did not necessarily derive from religious reasons. Online Halal marketplaces must combine more suitable marketing strategies to increase customer engagement with the Islamic brand by consistently delivering reliable Halal products and services to meet Millennials' needs while penetrating this segment.

Keywords:

marketing; online halal marketplace; consumer decision; consumer perception; millennial behavior

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INTRODUCTION

Indonesia's Islamic economic growth in the third quarter of 2022 grew by 5.5%, higher than the previous year at 1.69%. The two main sectors supporting the growth are the agricultural sector and halal tourism. Bank of Indonesia (BI) is optimistic that in the next year, Islamic economic growth will continue to grow positively, supporting national economic growth and recovery amid the COVID-19 pandemic, driven by halal value chain performance from agriculture, halal food and beverages, Muslim fashion, and halal tourism sectors, with the support of Islamic financing which also continues to increase. Based on the Financial Services Authority (OJK), as of December 2022, the total assets of Indonesia's Islamic finance, excluding Islamic stocks, reached IDR 2,375 trillion (USD 151,03 billion) with a market share of 10.69%, with 5% growth from the previous year. The market share of the Islamic capital market is 18.27%, while the Islamic non-bank financial institution is 4.73%. The Islamic banking market share is also increasing to 7.09%. Indonesia is also home to 31 Fintech companies. Moreover, Alami, a Shariah-compliant of P2P SME lending platform, has participated in multiple equity and debt funding rounds over the year, hoping to become a digital bank (Dinar Standard & Salam Gateway, 2022).

Table 1. Halal Products' Export-Import of Indonesia and OIC Countries

Products	Export to OIC countries (IDR)	Import from OIC countries (IDR)
Halal Food	119 trillion	1,630 trillion
Modest Fashion	6 trillion	268 trillion.
Pharmacy	1,3 trillion	390 trillion
Halal Cosmetics	7 trillion	123 trillion

Source: The State of Global Islamic Economy Indicator (2022)

As a phenomenon gap, Indonesia has the highest Muslim population in the world; however, its Halal food sector is still second after Malaysia; its Modest fashion sector is third after UAE and Turkey; its Halal cosmetics sector is fourth after Singapore, Malaysia, and Turkey; its Islamic finance sector is sixth after Malaysia, Saudi Arabia, Bahrain, Kuwait, and UEA. Overall, Indonesia's Global Islamic Economic Indicator (GIEI) score retains fourth place after Malaysia, Saudi Arabia, and UEA in 2022 (Dinar Standard & Salam Gateway, 2022). The upstream is still low in the halal value chain supply and production. The growth of halal businesses and industry has not been able to support domestic and export needs. Based on the Indonesia Halal Markets Report 2021/2022, as a supplier, Indonesia is still in tenth place, with 3% of halal products exported to OIC countries after China, India, USA, Brazil, Russia, France, Turkey, Germany, and Argentina (DinarStandard, 2021). Moreover, according to the State of Global Islamic Economy Report 2022, there is a data gap between the exports and imports of Indonesia and the OIC countries (see Table 1). In April 2022, the export of Indonesian halal

food products to OIC countries was only 7.3% compared to the import value from OIC countries to Indonesia. For fashion products, only 2.2%, pharmaceuticals 0.3%, and cosmetics 5.7%.

Since October 2019, the regulation of halal certification in Indonesia has changed from voluntary to mandatory due to the implication of the Halal Product Assurance Law (JPH) No.33/ 2014. The halal product certifications increased from 2020 to 2021. However, in 2022, it decreased for small and medium enterprises (Table 2). Thus, the halal certification process is not fully optimized. Moreover, public literacy is still low. A national survey by the Financial Services Authority (OJK) showed that the Islamic financial literacy index is only 9.14%, while the Islamic financial inclusion index is 12.12%. Another challenge is that the use of technology and digitalization of halal businesses and industry has not been optimum.

Table 2. Halal Certificate Based on Business Scale and Year of Issue

Enterprises	2020	2021	2022
Big	299	2.147	2.578
Medium	400	1.618	575
Small	1.199	2.034	1.122
Micro	3.761	11.720	103.354

Source: Bpjph.halal.go.id (2023)

The government encourages Indonesian consumers to use and take pride in locally-made halal products. To support halal business and industry in Indonesia, Lazada, a leading e-commerce platform in Southeast Asia, launched Lazada Amanah, coinciding with Ramadan 1442 H in April 2022. In Ramadan, people's purchasing power is quite high. Lazada Amanah offers a variety of collections for Muslims' needs, like halal food and beverage, Muslim fashions and accessories, halal cosmetics, health care products, and payment service for donations. Lazada Amanah guarantees that all its products are halal-certified by the Indonesian Ulema Council (MUI). It provides an MUI halal certification checking feature integrated with the MUI website for products on the channel (Winosa, 2021). Lazada Amanah channel joins several other halal marketplaces in Indonesia. Tokopedia launched Tokopedia Salam in November 2019, Indonesia Halal Life Center released Etokohalal in March 2020, Blibli launched Blibli Hasanah in April 2020 (Winosa, 2021), and Shopee launched Shopee Barokah in November 2019 (Mishbakhudin & Aisyah, 2021).

According to Lazada Indonesia's Executive Vice President of Fashion and FMCG Category Director, Jacopo Mor, Lazada Amanah is expected to support the MSME business in Indonesia. During 2020, Lazada recorded a growth exceeding 100 percent in the number of buyers of Muslim products. The growth has continued, given the increase in online shopping due to the COVID-19 pandemic. The owner of the Mybamus brand of clothing sold on the Lazada Amanah recorded a surge in orders of more than 300%

compared to normal trading during the 11.11 season sales festival (Winosa, 2021). However, based on a previous study (Mishbakhudin & Aisyah, 2021), the most frequently searched keyword of "halal marketplace" through Google is Shopee Barokah, followed by Halal Plaza, Halalpedia, Tokopedia Salam, while in the last position is Lazada Amanah. Moreover, based on the map of Indonesian e-commerce in the marketplace category (Ipriceinsights, 2022), although Lazada is still in the top 4 brands visited monthly, after Tokopedia, Shopee, and Bukalapak from 2020 to 2022, it constantly decreased (Aisyah, 2023). Thus, this study will continue to analyze what factors influence consumers, especially Millennials, to choose the online halal marketplace of Lazada Amanah based on their behavior patterns. The findings will highlight recommendations for Lazada Amanah and other online Halal marketplaces to penetrate the Millennial segment.

Based on demographic grouping by Cohort, there were four generations after World War 2: the baby boomers (in that era, baby birth was very high), Generation X, Millennials, and Generation Z (Ali & Purwandi, 2016). According to Alexis Abramson, an expert in generation grouping, the baby boomers were born between 1946 to 1964. Generation X was born between 1965 to 1980, and Generation Z was born from 1997 to 2012. Millennials, or Generation Y, were born between 1981-1996 or around 27 to 42 years old. There are also pre-boomers born before 1945 and post-Gen Z born from 2013 until now. In 2015, Millennials dominated the Indonesian population by 41% of the total population, while 61% were in the productive age (DBS, 2018). Based on the latest data on Indonesia's population by generation in 2020, Millennials are 25.8% of the total population and become lesser than Generation Z (27.94%) but still greater than Generation X (21.88%), the baby boomers (11.56%), pre-boomers (1,87%), and post-Gen Z (10.88%). With this age structure, Indonesia has a relatively young population, which is expected to have a faster rate of development in the next years.

Millennials are chosen in this study because currently, Millennials are at a productive age (27 to 42 years old), which shapes the economy and the world of work for years to come (Sumaedi et al., 2022). Millennials are familiar with technology and connect to the internet 4 to 6 hours a day, like cashless, multitasking, love to travel, have less interest in politics, have fewer goods belonging, and like to share with others. DBS Indonesia's (2018) research on Millennials' impact on industrial development found that 59% of Millennials like 24-hour cashless payments, making them want flexibility. 49.5% are internet users, making them strongly attached to the digital world. 65% of them frequently access social media, making them want ease and speed in various ways. They like sending and receiving money through smartphones, using digital payments and mobile banking, and online shopping, dominating online transaction activities. Thus, their preferences, values, and behavior impact the market and economic conditions (Bire & Nugraha, 2022; Grant et al., 2021).

According to the technology determinism theory by Marshall McLuhan (1962), technology determines a cultural change in human life. Along with technological development today, consumer behavior patterns have changed. Conventional methods are becoming obsolete. There have been transformations toward digitalization in all sectors.

To be able to survive and compete, marketers must be able to adapt these technologies and utilize them to attract new and retain old customers. To maximize technological advantages, marketers must define the right market segment (Adigüzel, 2020; El Junusi, 2020; Grewal et al., 2020; Makrides et al., 2020; Nguyen et al., 2007; Rust, 2020; Yusuf, 2009).

The previous study summarized that Millennials, especially the urban middle class, have three unique characteristics. They are creative, confident, and connected. Millennials are creative, rich in ideas and thoughts, and like to think out of the box. They are a highly confident generation and dare to express their opinions without hesitation. Millennials are a connected generation, especially within the communities they follow. They are good at socializing and are active on social media. Millennials are captured as financially secure and active in online transactions, shopping, and transport usage. As a potential market segment, marketers must know Millennials' online behavior and consumption patterns (Ali & Purwandi, 2016, 2017).

Amid the COVID-19 pandemic, customers prefer to use practical and safe online services. Halal products and Islamic services must be able to provide online services that follow customer expectations and perceptions to be competitive in this digitalization era (Riza, 2021). This study will analyze whether the six variables of Millennials' behavior based on a study of Boston Consulting Group (BCG) and the University of Berkeley in 2011, which are technology adoption, opinions, broader activities, success & status, brand value & rewards, and personal health (Fromm et al., 2011, 2015; Fromm & Garton, 2013; Johnson & Ramirez, 2020), directly and indirectly influence their perceptions and decisions to shop at the online Halal marketplace of Lazada Amanah.

Many previous studies found that various external and internal factors, which include consumers' behaviors, influence Millennials' perceptions, intentions and decisions to purchase or use products or services directly and indirectly (Ajzen, 2018; Fishbein & Ajzen, 1975; Huang et al., 2022; Kholid, 2019; Kotler & Keller, 2016; Kumar & Yukita, 2021; Mahyarni, 2013; Pong et al., 2023; Schiffman & Kanuk, 2007; Shah et al., 2016; Sulistyowati et al., 2020; Tan & Leby Lau, 2016; Thusi & Maduku, 2020; Yussaivi et al., 2021; Zainol et al., 2009).

This study will analyze whether Millennials' behavior that consists of six factors (adoption of technology, opinions, broader activities, success & status, brand value & rewards, and personal health) will influence their perceptions and decisions to shop at an online halal marketplace (Lazada Amanah), which is also in line with many other previous studies related technology usages (Ali & Purwandi, 2016, 2017; Ali et al., 2023; Ana & Istudor, 2019; Ashraf et al., 2023; Bargoni et al., 2023; Fromm et al., 2011, 2015; Fromm & Garton, 2013; Goldring & Azab, 2021; Kelm & Ibrahim, 2023; Pate & Adams, 2013; Pop et al., 2022; Savitri et al., 2022; Sulistyowati et al., 2020; Wiridjati & Roesman, 2018).

However, there is a research gap with a previous study by Piarna et al. (2020), which found six factors shaping Millennials' behavior from their habits and social environment

(performance expectancy, effort expectancy, facilitating conditions, hedonic motivation, price value, and perceived risk) do not influence their intention to use online commerce technology. Compared to this study, Millennials' expectancy of the performance of online commerce technology, their expectancy of the efforts associated with online commerce usage, and their condition (knowledge, capabilities, and resources) that facilitate them to use online commerce align with Millennials' adoption of technology. Millennials' hedonic behavior that motivates them to use online commerce aligns with integrating Millennials' broader activities, success & status, and personal health. Millennials' perception of the price value in online commerce and the risk of online commerce usage aligns with brand value & rewards. In comparison, opinion that aligns with social influence in Piarna et al. (2020) influences Millennials' intention to use online commerce.

Although many researchers have conducted studies about Millennials, especially their perceptions, intentions, and decisions, the scientific understanding of Millennials' behavior is still developing. The novelty of this study lies in expanding the analysis of six new variables of Millennial behavior that influence their perceptions and decisions on the use of an online Halal marketplace, placing Millennials' perception as an intervening variable that mediates all indirect effects, and analyzing indicators within the variables which have not been conducted previously. Millennials are captured as a potential market segment as financially secure and active in online shopping and digital transactions. Thus, marketers must analyze their online behavior and consumption patterns.

This study used the eight indicators of Muslim perception of Halal products and Islamic services to measure Millennials' perceptions of online Halal marketplaces. The first two indicators are no harm upon parties and exclude non-halal, adapted from the study of Zainol et al. (2008) and Shah et al. (2016). The other six indicators are no riba, viable alternative, social & welfare, innovative, and service quality, derived from Islamic Banking Bulletin (2013) and Shah et al. (2016). Marketers can predict customers decisions or actual behaviors in the future based on their perception of a certain product or service (Aisyah & Silvia, 2023; Chan et al., 2023; Li et al., 2022; Mishbakhudin & Aisyah, 2021; Rizki et al., 2021; Shaheen, 2016; Suhartanto et al., 2022; Thusi & Maduku, 2020). This study used the five stages of the purchase decision process to measure consumers' decision to shop at Lazada Amanah's online Halal marketplace, which begins with identifying the problem, searching for necessary information, evaluating the available alternatives, deciding the best possible option, and ending with post-purchase evaluation (Cakici & Tekeli, 2022; Gulati, 2022, 2023; Kotler & Keller, 2016; Schiffman & Kanuk, 2007).

Thus, the research objective of this study is to analyze (1) whether the six Millennials' behavior influences their perceptions of the online halal marketplace; (2) whether the six Millennials' behavior influences their decisions to shop at online halal marketplace; (3) whether Millennials' perception as an intervening variable mediate all six indirect effects, and (4) whether the indicators within variables construct the model. The findings will formulate a suitable marketing strategy for online Halal marketplaces to penetrate Millennials.

METHODS

A probability sampling technique with convenience sampling was used to calculate 100 primary data sets. Convenience sampling was used because the population of online Halal marketplace users was uncertain, and it allowed to freely or coincidentally choose anyone as long as they match the characteristics of the respondent who represents the population as the data source (Ghozali, 2016). This study collected the primary data using questionnaires in Google form as the instrument and delivered it to respondents through the WhatsApp application. To measure respondents' responses, five categories of the Likert scale will determine their approval or disapproval of each variable with a weight of 5 for strongly agree, 4 for agree, 3 for neutral, 2 for disagree, and 1 for strongly disagree (Ghozali, 2016). A probability sampling technique with convenience sampling is used with specific respondents' characteristics, which are Millennials aged 27 to 42 years old, living in Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek) region, who had already shopped at Lazada Amanah at least twice a year from 1 January to 31 December 2022 when the social distancing policy of the COVID-19 pandemic was officially ended by the government. From 125 questionnaires distributed, a 100-sample set was analyzed using the Roscoe method, which required 96.04 samples for 95% confidence level.

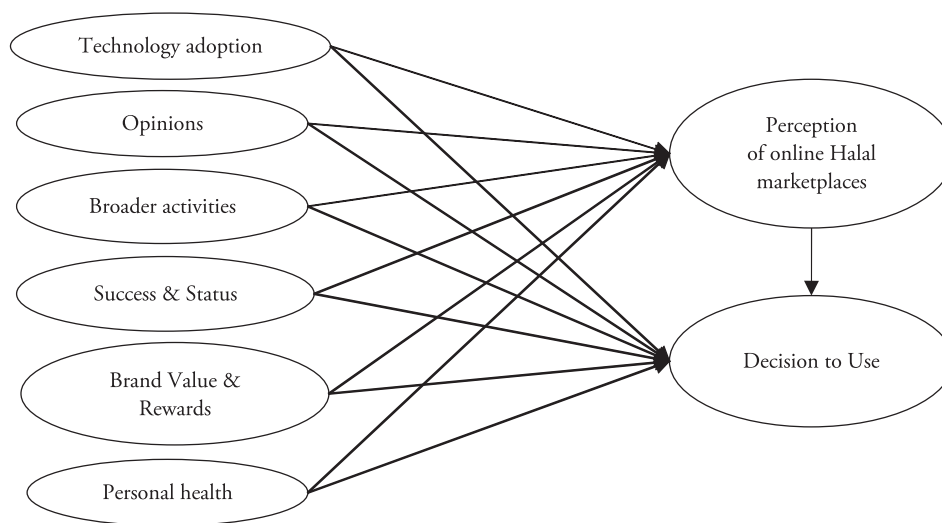
This study will analyze how the six variables of Millennials' behavior influence their perceptions and decisions to shop at the online Halal marketplace of Lazada Amanah based on a study by Boston Consulting Group (BCG) and the University of Berkeley in 2011 (Fromm et al., 2011, 2015; Fromm & Garton, 2013; Johnson & Ramirez, 2020). The six variables of Millennials' behavior are: (1) technology adoption: like to adopt new technology with their devices and use them to access entertainment on the internet, watch less television, consume and contribute more web content, have more friends on social media, value social networking, expect brands to participate in social media, and interact with brands on social networks; (2) opinions: influence by peers, shop collaboratively and differently; (3) broader activities: seek a broader range of activities; (4) success & status: success and status are matter and worth the price; (5) brand value & rewards: loyal to a brand only to seek value and rewards (6) personal health: concern about their health (Fromm et al., 2011, 2015; Fromm & Garton, 2013; Johnson & Ramirez, 2020).

This study uses the eight indicators of Muslim perception of Halal products and Islamic services from Shah et al. (2016), Zainol et al. (2008), and a review of existing literature and reports published by Islamic Banking Bulletin (2013) to measure Millennials' perceptions of online Halal marketplaces. The first two indicators are related to the confirmation of Islamic law, adapted from the study of Zainol et al. (2008) and Shah et al. (2016): (1) no harm is inflicted upon any parties; 2) excluding non-halal or prohibited products in Islam like pork, alcohol, pornography, gambling, weapons, cigarettes, or everything prohibited in Islam. The remaining six indicators are derived from Islamic Banking Bulletin (2013) and Shah et al. (2016), which are related to Shariah compliance within the halal business and industry, namely: 3) guarantee of the absence of *riba* (usury) and other prohibited practices in Islam; 4) as viable alternatives to conventional products and services; 5) have social and welfare values; 6) address to reserve the concern of Muslims; 7) innovative products

and services; and 8) good quality products and services. Consumers' good perceptions of halal products or Islamic services will arouse their intentions and decisions to use them. Knowing consumer perception of certain products and services, marketers can predict their decisions or actual behaviors in the future (Aisyah & Silvia, 2023; Chan et al., 2023; Li et al., 2022; Mishbakhudin & Aisyah, 2021; Rizki et al., 2021; Shaheen, 2016; Suhartanto et al., 2022; Thusi & Maduku, 2020).

Consumers' decision in this study represents their action to purchase or use certain products or services to fulfill their needs and interests from marketers or suppliers in the digital market platforms. A decision comes after a consumer is certain to choose an option out of several options based on available information (Ajzen, 1991, 2018; Fishbein & Ajzen, 1975; Kotler & Keller, 2016; Lai, 2017; Simamora, 2022). This study uses the five stages of the purchase decision process on the using of Lazada Amanah's online Halal marketplace, which begins with identifying the problem, searching for necessary information, evaluating the available alternatives, deciding the best possible option, and ending with post-purchase evaluation (Cakici & Tekeli, 2022; Gulati, 2022, 2023; Kotler & Keller, 2016; Schiffman & Kanuk, 2007). The proposed model is described in Figure 1.

Figure 1. SEM-PLS (Proposed) Model



Based on the proposed model, the hypotheses in this study are: (1) The six Millennials' behavior directly affects their perceptions of the online halal marketplace, (2) The six Millennials' behavior directly affects their decisions to use an online halal marketplace, 3) Millennials' perception as an intervening variable mediates all six indirect effects. The SEM-PLS analysis was used to analyze the hypotheses. It can explain the relationships among variables and constructs to emphasize their values, be able to analyze multiple variables in a complex model with reflective or formative constructs and manage multicollinearity problems. The results will remain robust despite a small sample size, missing data, and un-normal data distribution (Hair et al., 2017, 2018; Hussain et al., 2018; Yamin & Kuniawan, 2011).

There are outer and inner model evaluations in SEM-PLS analysis. The first step is to evaluate the outer model with Convergent validity tests (require the loading factor, Cronbach alpha, composite reliability greater than 0.7, and AVE greater than 0.5) and Discriminant validity tests (need to compare the cross-loading factors on the construct that must be greater than the other constructs). The next step is to evaluate the inner model by measuring the R-square to measure the goodness of model and Q-square values to indicate whether the exogenous variables are suitable as predictors of the endogenous variable. The Q-square for predictive must be greater than zero. After calculating the R square mean and the commonalities mean, for the goodness of fit model, the GoF required greater than 0.36 (Abdillah & Hartono, 2015; Hair et al., 2017, 2018).

RESULT AND DISCUSSIONS

Table 3 shows that most respondents are female, aged 27 to 35 years, and like to spend time accessing social media for an average of 2 to 5 hours daily, especially Facebook, Instagram and YouTube, where they also mostly saw Lazada Amanah advertising. Most use smartphone applications for online shopping, especially to purchase fashion and accessories. Most use Tokopedia and Shopee. Only 8% choose Lazada as the most used marketplace. Most employees have an average monthly income and expenditure of IDR 2.6 – 5.2 million (middle economic class).

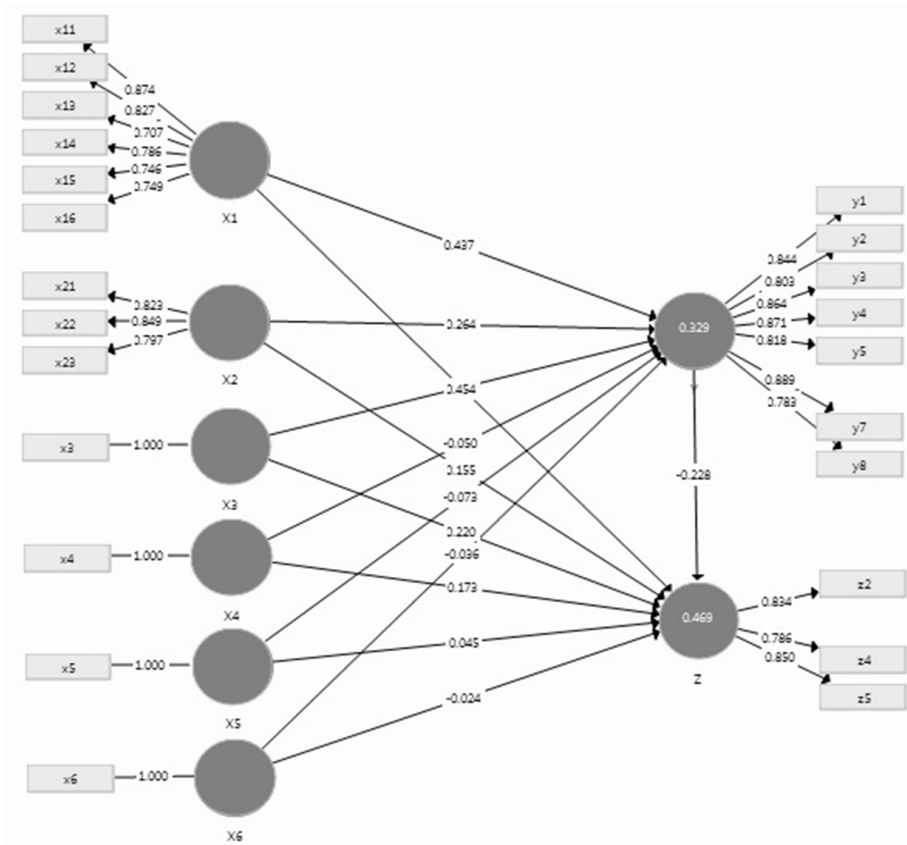
Table 3. Respondent Profile

Criteria	Freq.	Criteria	Freq.
1. Gender		2. Age	
Male	11	27 - <35	78
Female	89	35 - 42	22
3. Job		4. Mostly saw Lazada Amanah Ads	
Private employee	29	YouTube	27
Government employee	25	Instagram	38
Entrepreneur	9	Facebook	41
Housewife	18	TikTok	6
Others	19		
5. Income/ month		6. Expenditure/ month	
< IDR 2,6 million	14	< IDR 2,6 million	21
> IDR 2,6 – 5,2 million	49	> IDR 2,6 – 5,2 million	47
> IDR 5,2 – 7,8 million	32	> IDR 5,2 – 7,8 million	29
> IDR 7,8 – 13 million	5	> IDR 7,8 – 13 million	3
7. Most use social media.		8. Social media spending time/ day	
YouTube	21	< 1 hour	0
Instagram	32	1 - <2 hours	31
Facebook	38	2 - 5 hours	59
TikTok	9	>5 hours	10
9. Most use online shopping platforms.		10. Average shopping at Lazada	
Application on smartphone	87	Amanah	0
Website	4	Once a year	92
Social media	9	Twice a year	8
Others	0	3 – 6 times a year	0
		>6 times a year	

Criteria	Freq.	Criteria	Freq.
11. Most use marketplace		12. Reason use Lazada Amanah	
Tokopedia	46	Religious manner (halal/ no pork/ no riba)	3
Shopee	43	Sales & Promotions	85
Lazada	8	Lower price (normal season)	5
Others	3	Good quality products	4
		Good quality services	3
13. Use Lazada Amanah to purchase		14. Religion	
Modest fashion and accessories	58	Islam	88
Halal cosmetics	20	Christian	3
Halal healthcare products	8	Hindu	2
Halal food and beverages	11	Budha	2
Islamic donations services	3	Konghucu	2
		Atheist	1
		Others	2

Several tests have to be done to evaluate the measurement model. The first step is to evaluate the outer model with Convergent validity tests (require the loading factor, Cronbach alpha, composite reliability greater than 0.7, and AVE greater than 0.5) and Discriminant validity tests (need to compare the cross-loading factors on the construct that must be greater than the other constructs) (Abdillah & Hartono, 2015; Hair et al., 2017, 2018). Some indicators showed invalid results. Thus, modifications were made to fit the SEM-PLS model by removing the invalid indicators (Figure 2).

Figure 2. Partial Least Square (Modification) Model



After modification, Figure 2 shows that there are remaining 6 from 8 indicators of X1 (technology adoption), excluding x1.7 (brand participation) and x1.8 (brand interaction). There is also 1 indicator of y6 (preserve the Muslims) excluded from 8 indicators of Y (perception), and 2 indicators of z1 (problem identification) and z3 (alternative evaluation) excluded from 5 indicators of Z (decision).

Table 4 shows that the convergent validity test results are valid for all loading factors, Cronbach's alpha, composite reliability (greater than 0.7), and all AVE (greater than 0.5). For the discriminant validity test, Tables 5 and 6 show valid results. Each construct for the entire cross-loading is greater than the other constructs (Table 5), and the latent variable correlations (Table 6) also show greater values than one another.

Table 4. Convergent Validity

Constructs	Indicators	Loading Factor	Cronbach's alpha	Composite Reliability	AVE
(X1) Technology Adoption	(x1.1) Technology adoption	0.867	0.856	0.893	0.583
	(x1.2) Using devices for entertainment access	0.781			
	(x1.3) Watching less tv	0.705			
	(x1.4) Web contribution & consumption	0.775			
	(x1.5) More online friends	0.715			
	(x1.6) Valuing social network	0.727			
(X2) Opinions	(x2.1) Peers' influence	0.711	0.740	0.853	0.661
	(x2.2) Shop collaboratively	0.880			
	(x2.3) Shop differently	0.839			
(X3) Broader activities		1.000	1.000	1.000	1.000
(X4) Success & status		1.000	1.000	1.000	1.000
(X5) Brand value & rewards		1.000	1.000	1.000	1.000
(X6) Personal health		1.000	1.000	1.000	1.000
Perception of the online halal marketplace (Y)	(y1) No harm upon parties	0.843	0.930	0.943	0.704
	(y2) Exclude non halal	0.805			
	(y3) No riba	0.866			
	(y4) Viable alternative	0.872			
	(y5) Social & welfare	0.810			
	(y7) Innovative	0.892			
	(y8) Service quality	0.779			
	Decision to use the online halal marketplace Z)	(z2) Searching for information			
(z4) Deciding to shop		0.823			
(z5) Post-purchase evaluation		0.854			

Table 5. Discriminant Validity – Cross Loadings

	Cross Loadings							
	X1	X2	X3	X4	X5	X6	Y	Z
X11	0.867	0.738	0.460	0.320	0.366	0.394	0.421	0.700
X12	0.781	0.625	0.489	0.189	0.472	0.379	0.251	0.617
X13	0.705	0.650	0.466	0.237	0.312	0.234	0.438	0.614
X14	0.775	0.610	0.398	0.237	0.266	0.086	0.284	0.559
X15	0.715	0.619	0.299	0.267	0.188	0.200	0.292	0.545
X16	0.727	0.532	1.299	0.267	0.284	0.138	0.313	0.544
X21	0.658	0.711	0.289	0.463	0.225	0.211	0.211	0.610
X22	0.717	0.880	0.370	0.320	0.221	0.343	0.343	0.721
X23	0.652	0.839	0.359	0.398	0.293	0.339	0.339	0.684
X3	0.533	0.420	1.000	0.222	0.219	0.209	0.325	0.483
X4	0.333	0.476	0.222	1.000	0.163	0.297	0.249	0.368
X5	0.416	0.302	0.219	0.163	1.000	0.124	0.199	0.298
X6	0.323	0.346	0.209	0.297	0.124	1.000	0.259	0.271
y1	0.394	0.315	0.191	0.246	0.206	0.223	0.843	0.135
y2	0.438	0.323	0.315	0.185	0.202	0.146	0.805	0.201
y3	0.407	0.372	0.301	0.215	0.192	0.235	0.866	0.212
y4	0.345	0.298	0.282	0.176	0.137	0.277	0.872	0.123
y5	0.256	0.234	0.233	0.189	0.087	0.242	0.810	0.094
y7	0.413	0.364	0.332	0.259	0.123	0.240	0.892	0.211
y8	0.304	0.229	0.228	0.181	0.212	0.169	0.779	0.128
z2	0.631	0.667	0.475	0.312	0.358	0.213	0.170	0.798
z4	0.606	0.671	0.404	0.215	0.109	0.176	0.090	0.823
z5	0.709	0.711	0.320	0.382	0.271	0.280	0.220	0.854

The next step is to evaluate the inner model by measuring the R-square and Q-square values. The R-square value of Perception (Y) is 23%, explained by X1 to X6, while variables outside the model explain another 77%. The R-square value of Decision (Z) is 76%, explained by X1 to X6 and Y, while variables outside the model explain another 24%. The Q-square for predictive relevance is 0.816, which is greater than zero, indicating that the exogenous variables are suitable as predictors of the endogenous variable. After calculating the R square mean (0.4955) and the commonalities mean (0.8286), the Gof (goodness of fit) model is 0.641, which is a big Gof (>0.36).

Table 6. Discriminant Validity – Latent Variable Correlation

√AVE	Latent Variable Correlation								
	X1	X2	X3	X4	X5	X6	Y	Z	
0.764	X1	1.000							
0.813	X2	0.803	1.000						
1.000	X3	0.533	0.420	1.000					
1.000	X4	0.333	0.476	0.222	1.000				
1.000	X5	0.416	0.302	0.219	0.163	1.000			
1.000	X6	0.323	0.346	0.209	0.297	0.124	1.000		
0.839	Y	0.444	0.371	0.325	0.249	0.199	0.259	1.000	
0.825	Z	0.787	0.823	0.483	0.368	0.298	0.271	0.195	1.000

Source: Data processed (2023)

To test the hypotheses, it is significant if the t statistics are greater than the t-value (1.64) with alpha 5%. The direct effect of the path coefficient result (Table 7) shows that only technology adoption (X1) influences Millennials' Perceptions (Y), while Decisions (Z) are only influenced by technology adoption (X1), opinions (X2), broader activities (X3), and perception (Y). Table 8 shows that Millennials' perception is not an intervening variable for all indirect effects.

Table 7. Direct Effect

	Original Sample	Sample Mean	Standard Deviation	T statistics	P value
X1 → Y	0.373	0.390	0.179	2.091*	0.037*
X2 → Y	-0.075	-0.085	0.175	0.429	0.668
X3 → Y	0.110	0.112	0.134	0.823	0.411
X4 → Y	0.101	0.093	0.127	0.801	0.424
X5 → Y	0.012	0.009	0.098	0.123	0.902
X6 → Y	0.110	0.121	0.114	0.964	0.336
X1 → Z	0.338	0.336	0.116	2.927*	0.004*
X2 → Z	0.568	0.569	0.095	5.956*	0.000*
X3 → Z	0.133	0.133	0.065	2.054*	0.040*
X4 → Z	0.011	0.017	0.065	0.178	0.859
X5 → Z	-0.002	-0.002	0.064	0.035	0.972
X6 → Z	-0.011	-0.015	0.063	0.182	0.855
Y → Z	-0.209	-0.205	0.068	3.063*	0.002*

Source: Data processed (2023)

Note: *significant at 5%

Consumers' decisions are influenced, adopted and developed by their perceptions, experiences, preference, culture, lifestyles, habits, environment, personalities and behaviors (Axsen et al., 2013; Chen & Wei, 2022; Decrop, 1999; Jisana, 2014; Khare, 2023; Klein & Sharma, 2022; Li et al., 2023; Pina & Dias, 2021; Prasad & Jha, 2014; Ren et al., 2023; Sharma et al., 2023; Wu & Liu, 2023). The higher their perceptions of a certain product or service, the higher their decision to use it. Knowing consumer perception of certain products and services can predict their decisions or actual behaviors in the future. Consumers' good perceptions of halal products or Islamic services will arouse their intention and decision to use them. It is in line with previous studies by Mishbakhudin & Aisyah (2021) on halal online marketplace usage of Tokopedia Salam, Shah et al. (2016) on Islamic banking perception in Pakistan, Aisyah & Silvia (2023) on Sharia-based e-wallet usage, Thusi & Maduku (2020) on retail mobile banking apps perspective and usage in South African, Suhartanto et al. (2022) on artificial intelligence-enabled mobile banking of Islamic bank loyalty, Rizki et al. (2021) on ride-sourcing perception and usage, Li et al. (2022) on Daigou's online transactions (surrogate shopping) from China, Chan et al. (2023) and Raza et al. (2023) on online food delivery apps usage.

Table 8. Indirect Effects

	Original Sample	Sample Mean	Standard Deviation	T statistics	P value
X1 → Y → Z	-0.078	-0.079	0.044	1.770	0.077
X2 → Y → Z	0.016	0.017	0.037	0.425	0.671
X3 → Y → Z	-0.023	-0.025	0.031	0.742	0.458
X4 → Y → Z	-0.021	-0.020	0.029	0.719	0.473
X5 → Y → Z	-0.003	-0.002	0.021	0.121	0.904
X6 → Y → Z	-0.023	-0.023	0.024	0.958	0.338

Source: Data processed (2023)

Note: *significant at 5%

Along with digitalization, people not only use smartphones to communicate through voice but also through audio-visual. The rapid development of the internet prevents Millennials from being separated from smartphones. They access the internet almost all the time and use it in various activities. The activities include accessing social media, posting photos or videos, and other daily activities such as conducting financial transactions and online shopping. Millennials like to express or upload their daily experiences and activities on social media, complete with reviews often referred to by their fellow Millennials, including before purchasing goods and services. It is easy for consumers to write and talk about a product or brand on various social media. Consumers in the form of bloggers, citizens, vloggers, and others are popping up everywhere. Since they carry their smartphone almost every time, the information circulating on social media is easy for them to access. Social media not only influence Millennials' intention and decision to shop online. It has also prominently influenced their mindsets, values, and behavior

(Ali & Purwandi, 2016, 2017; Ali et al., 2023; Ana & Istudor, 2019; Ashraf et al., 2023; Bargoni et al., 2023; Goldring & Azab, 2021; Kelm & Ibrahim, 2023; Pate & Adams, 2013; Pop et al., 2022; Savitri et al., 2022; Sulistyowati et al., 2020; Wiridjati & Roesman, 2018).

The findings show that Millennials' perception is only influenced by technology adoption, while other behaviors do not. Technology adoption also influences Millennials' decisions to use Lazada Amanah's online Halal marketplace. There are eight indicators in the technology adoption variable: new technology adoption, entertainment devices, watching less tv, more web contribution and consumption, more online friends, social networking values, expected brand participation and interaction with the brand in social media. *First*, Millennials are more likely to adopt new technology with their devices. A phone is no longer just a phone. If it connects to the internet, it becomes an entertainment device. The functionality of any given device overlaps with other devices. Millennials do not tie to their life stages by being early technology adopters. They do not worry about what features will be available in the next six months because another powerful device will be available next year if they can afford to buy or upgrade it. *Second*, Millennials are likelier to use their devices to access online entertainment. When it comes to using the web, Millennials are always on. They access multiple web-enabled devices whenever they go, making them powerful internet users. They go online for many things. They like being updated about news, navigation directions, or weather conditions. Millennials stand out when producing and uploading online content, like photos, videos, product or service reviews, wiki entries, blog posts, and microblog posts. They spend about 11 to 12 hours per week online, not including email handling. From the number of entertainment-based devices they own, Millennials spend much of their time seeking entertainment online by playing games, watching streaming videos, listening to music, reading web magazines, or accessing social media. They tend to subscribe to the web, news feeds, and social media like Facebook, Instagram, Youtube, Twitter, and LinkedIn (Ali & Purwandi, 2016, 2017; Ali et al., 2023; Ana & Istudor, 2019; Ashraf et al., 2023; Bargoni et al., 2023; Fromm et al., 2011, 2015; Fromm & Garton, 2013; Goldring & Azab, 2021; Kelm & Ibrahim, 2023; Pate & Adams, 2013; Pop et al., 2022; Savitri et al., 2022; Sulistyowati et al., 2020; Wiridjati & Roesman, 2018).

Third, Millennials watch less television. They still watch it but much less often than other generations before them. They consider watching only their favorite programs. If they miss the show, they will watch it online, streaming to their smartphone. *Fourth*, Millennials contribute and consume more web content. They often rate products and services online, upload new content, and subscribe to web data or news feeds. They also have social media accounts, websites, web pages, and blogs. *Fifth*, Millennials have more friends on social media, significantly larger than generations before. *Sixth*, Millennials value social networking. Social media connection enriches their lives daily. They even feel missing something if they are not on the social network. They monitor news feeds and notifications all day long. If offline for a while, they usually scroll down until they get caught up. Social media is not something they do now and then. It is an integral

part of their lives and how to communicate with friends. They feel like missing out on something if they are offline for too long. *Seventh*, Millennials expect brands to participate in social media. They seek out and value brands' presence and expect brands to participate in social media. If the brand does a poor job communicating with them, they will unlike it as quickly as they liked it. *Eight*, Millennials frequently interact with brands on social networks. When they have a real-world interaction with a brand, they will go to their social media account to like its content and talk about it, regardless of whether the experience was positive or negative (Ali & Purwandi, 2016, 2017; Ali et al., 2023; Ana & Istudor, 2019; Ashraf et al., 2023; Bargoni et al., 2023; Fromm et al., 2011, 2015; Fromm & Garton, 2013; Goldring & Azab, 2021; Kelm & Ibrahim, 2023; Pate & Adams, 2013; Pop et al., 2022; Savitri et al., 2022; Sulistyowati et al., 2020; Wiridjati & Roesman, 2018).

Thus, the higher the technology adoption, the higher the perception and decision to use Lazada Amanah's online Halal marketplace. However, the model excluded 2 indicators of brand participation (x1.7) and brand interaction (x1.8) in social media as the constructs of technology adoption variable, implying Millennials did not have any expectation for Lazada Amanah brand to participate in their social media and did not have any active interaction with Lazada Amanah brand before in their social media. It is in line with the findings in Table 3, which show that most Millennials prefer to use Tokopedia (46%) and Shopee (43%) as the most used marketplace brand for online shopping, only 8% chose Lazada (conventional) and other marketplaces (3%). It implicates that its marketing strategies, especially its brand promotional program, such as social media advertising, have a low impact on Millennials' activities on social media. Advertising endorsers' exposure rate can change consumer preferences and attitudes to promote purchase intention and decisions (Anand et al., 1988; Laroche et al., 1996; Pandjaitan, 2018). Thus, Lazada Amanah needs to increase its promotional mix strategies, especially to increase its brand trust and loyalty on social media, accessed by Millennials very often for 2 to 5 hours daily.

The finding shows that opinion influences Millennials' decisions to use Lazada Amanah's online Halal marketplaces. There are three indicators in the opinions variable: heavily influenced by peers, shop collaboratively and differently. Millennials seek peers' input and affirmation before purchasing, including consulting in person, through phone, texting or social media. Once they have done their research, they will have confidence in purchasing. Millennials like to shop collaboratively by relying more on social media input before deciding. Their tendency to gather information is not limited to asking people they know for advice. They also seek advice or reviews from public figures, professionals or companies to help them make decisions. Millennials have come of age in crowdsourcing, where large groups are entrusted to provide solutions more effectively than others, so it feels natural to gather as much information as possible before making a decision. On the flip side, they tend to feel overwhelmed by too much information, so they must strive to strike a balance. Thus, they will decide after someone else shows their opinions (Chi et al., 2021; Fromm et al., 2011, 2015; Fromm & Garton, 2013;

Johnson & Ramirez, 2020; Kim et al., 2019; Müller et al., 2023; Nguyen et al., 2022; O'Connor, 2016; Smith, 2011).

Millennials shop differently from older generations. It is not whether they conduct research or what resources they utilize. It is how they conduct the research. It is not necessarily done while sitting at a desk. They use their smartphones to help them make final decisions while standing inside a store comparing prices or determining the origin of a particular product from social media or other online resources. Millennials' attitudes, channel preferences, and shopping behaviors differ from those of older generations. Most agree that having a smartphone on the go is convenient. They use it to research products or services while shopping (Chi et al., 2021; Fromm et al., 2011, 2015; Fromm & Garton, 2013; Johnson & Ramirez, 2020; Kim et al., 2019; Müller et al., 2023; Nguyen et al., 2022; O'Connor, 2016; Smith, 2011). The higher the peers' influence, social media reviews, and activities to research Lazada Amanah from their smartphones, the higher Millennials' decisions to shop at its online Halal marketplace.

The finding shows that Millennials' broader activities influence their decisions (Z) to use Lazada Amanah's online Halal marketplaces. Millennials seek a broader range of activities. Due to their life stage, they desire to have many experiences and travel as much as possible within or outside their country. They have a global view of travel and enjoy everything from eating various ethnic cuisines watching films, and rock climbing. Millennials' broader activities are not limited to their actual experiences but can also derive from other people's memorable experiences. Common trends shape Millennials' perceptions of a new product or service, which can be based on their interpretation of other people's experiences in their circles or social networks. As a result, the expectations and experiences of other people also shape how Millennials like to experience the same thing and how much they engage during those activities. Thus, contributing to their ability to retrieve benefits from other people's experiences will give rise to Millennials' broader activities to their future interests and decision to do the same. As experience-driven consumers, Millennials are motivated to engage and co-create their own experiences with broader activities based on other people's experiences (Bunmajarinon & Kaewnuch, 2022; Fromm et al., 2011, 2015; Fromm & Garton, 2013; Johnson & Ramirez, 2020; Kim et al., 2019). The higher the broader activities with Lazada Amanah based on Millennials' and other people's experiences, the higher their decisions to shop at its online Halal marketplace.

The finding shows that Millennials' perspective on their achievement of success & status recognition does not influence their perception and decisions to use Lazada Amanah's online Halal marketplaces. Success is a matter of hard work for Millennials, while status is worth the price. They are driven to work hard to be successful in their careers. It is the most important thing in their lives. Millennials place success and status higher than older generations, who feel their success achievement and status recognition are in their own hands. As they age, people redefine their personal success and status expectations. Millennials tend to consume luxury products to showcase their success and higher social status, which helps them feel that they have achieved their goals in life.

Millennials' perception of the value of a successful life and high social status influence their perception, intention, or decision to purchase particular products to enhance their social status (Fromm et al., 2011, 2015; Fromm & Garton, 2013; Hatane et al., 2020; Jansom & Pongsakornrungrungsilp, 2021; Johnson & Ramirez, 2020; Kang et al., 2022; Kim et al., 2020; Moreno et al., 2017). This study reveals that Millennials do not consider using Lazada Amanah's online Halal marketplace to represent their success or higher status recognition in their community.

The finding shows that Millennials' concerns about their personal health do not influence their perception and decisions to use Lazada Amanah's online Halal marketplaces. Millennials are strongly concerned about their personal health. Although their intentions are strong, they do not always follow through. Most Millennials intend to work out regularly, but only a few consider themselves health fanatics. Due to vanity and their desire to impress others, most of their exercises are to enhance their physical appearance. Millennials also enjoy relaxation and rejuvenation. Some of them regularly treat themselves to spa services. Despite their commitment to staying healthy, Millennials tend to stray from their exercises and diets on weekends. There is a noticeable difference between Millennials' intention to work out regularly and the number of actual exercises they truly accomplished (Fromm et al., 2011, 2015; Fromm & Garton, 2013; Johnson & Ramirez, 2020). This study also reveals that Millennials do not consider using Lazada Amanah's online Halal marketplace to benefit their concerns about personal health.

All generations are highly influenced by price, quality, and product reviews when making purchase decisions. Consumers' perceptions, intentions or purchase decisions on a certain product or service are also influenced by brand image (Ali et al., 2022; Enjelina, 2022; Helmi et al., 2022; Hendrawan & Agustini, 2021; Shin & Choi, 2021). However, different from older generations, most Millennials are only loyal to specific brands to seek value and rewards in return. Only half of Millennials intend to continue purchasing the brands they grew up with, and most are willing to switch brands in exchange for a discount. They are even willing to purchase a non-favorite brand to take advantage of a sale or promotion (Fromm et al., 2011, 2015; Fromm & Garton, 2013; Johnson & Ramirez, 2020; Logsdon, 2016; Modreanu & Andrisan, 2022).

Millennials are prone to price sensitivity as utilitarian consumers. However, they like to spend on high-tech products and other hedonistic consumption. They also like environmentally and socially responsible products. Previous studies show that they are less sensitive to the price of products with ethical attributes and prefer over-price consumption when the product engages in corporate social responsibility (López-Fernández, 2020). They are willing to purchase an over-price product or service to support a cause they believe in, even if it means paying more. Thus, Millennials will switch brands to save money but are willing to pay extra for charity support (Fromm et al., 2011, 2015; Fromm & Garton, 2013; Johnson & Ramirez, 2020).

The finding shows that Millennials' brand value and rewards-seeking do not influence their perceptions and decisions to use Lazada Amanah's online Halal marketplaces. Moreover, Millennials' perception does not mediate or is not an intervening variable for all indirect

effects. Overall, they have a good perception of Lazada Amanah as an online halal marketplace that provides no inflicted harm upon any parties, all products and services are halal, no riba or other un-permissible matter according to the Islam law provides innovative and good quality products and services. However, the model excluded 1 indicator of y_6 (address to reserve the concern of Muslims) from the Perception variable construct, implicating that Millennials did not consider Lazada Amanah as an online Halal marketplace that addresses reservations for Muslims' concerns. Thus, Lazada Amanah must increase its corporate social responsibility programs with more promotional programs like sponsorship events for Muslims and the entire community, especially for the needy.

At the same time, success & status, brand value & rewards, and personal health concerns do not influence Millennials' decisions to shop at Lazada Amanah. It is only influenced by technology adoption, opinions, broader activities, and Millennials' perception of a Halal marketplace. The model excluded 2 indicators of z_1 (problem identification) and z_3 (alternative evaluation) from the Decision variable construct, implying Millennials did not enter the problem identification process (z_1). They only shopped at Lazada Amanah because impulse buying derived from sales and promotional offers. Most use Lazada Amanah to buy modest fashion and accessories (58%), 20% halal cosmetics, 11% halal food and beverages, 8% halal health care, and 3% to pay Islamic donations. Most did not enter the alternative evaluation process (z_3) when buying such products because they had already decided which products they wanted to buy after searching for the only necessary information. It is in line with the findings in Table 3, which show that although all Millennials already shopped at Lazada Amanah twice and more last year, most (85%) chose it only to get sales or promotions, and surprisingly, 12% of them were non-muslims. Only 5% chose Lazada Amanah because of its lower prices than other marketplaces, 4% because of its good product quality, and 3% because of its good service quality.

Lazada Amanah's goals are to support halal business and industry in Indonesia, as well as to support the Muslim community, the highest population in Indonesia (87.7%), to practice their religious teaching by offering a variety of products and services for Muslims' needs, guarantees its halalness by having the halal certification of Indonesian Ulema Council (MUI). It also provides an MUI halal certification checking feature integrated with the MUI website for products on the channel and joins several other halal marketplace channels in Indonesia (Winosa, 2021). However, when respondents (88% are Muslim Millennials) bought fashion and accessories (58%), cosmetics (20%), food and beverages (11%), and healthcare products (8%) at Lazada Amanah, they rated Lazada Amanah as no different from other online marketplaces. In reality, only 3% chose it because of religious concerns to ensure that the products and services are halal or permissible according to Islamic law, implicating Millennials' decision to use it did not necessarily derive from religious reasons.

Indonesia has the largest Muslim population in the world. As many as 87.7% or more than 207 million people are Muslims. The pattern of Muslims in Indonesia is also very diverse in terms of religious school of thought, rituals, the spread of Islamic mass organizations, and the relationship between religions and the state (Ali et al.,

2015). As part of Millennials, until 2030, are expected to make up 70 % of the total productive age population, Muslim Millennials are the most potential segment for online Halal marketplaces to penetrate. They need to create interesting social media posts that are not only about their products or services but also about Millennials' experiences, creative reviews, and testimonies, which will increase their positive interactive information. An advertising endorser's popularity, expertise, and attractiveness can quickly appeal to consumers' eyesight and increase better perception and purchase decisions (Chi et al., 2009; Pandjaitan, 2018). They must choose the right endorsers for Millennials because they have distinctive characteristics. They can collaborate with religious youtubers like Ria Ricis and Atta Halilintar, who already have 15.6 million and 9.3 million followers, especially for younger Millennials, or Dedy Corbuzier, an artist who converted to Islam, which also has 5.3 million followers, especially for older Millennials.

There are also hijrah artists like Arie Untung, Teuku Wisnu, etcetera. Who has millions of followers. They have successfully created a hijrah community. An event that is booming among Muslim Millennials in Indonesia is the Hijrah Fest. Hijrah Fest has become a surge of enthusiasm for Millennials enjoying the path of hijrah. From its first held in 2018 until now, each event successfully filled with thousands of visitors, most Millennials. It is proof that Indonesian Millennials are currently very concerned with Islam. The Hijrah Fest was held periodically in the month of Ramadhan. While fasting, participants were treated with religious activities such as studies, entertainment, and tenants' bazaars (Kumparan.com, 2019). Such events are the right place to get involved and work with ustadz (i.e., ustadz Abdul Somad and Adi Hidayat, who also have millions of followers) and hijrah artists' community to promote and advance the online Halal marketplace in Indonesia, especially among Millennials.

Most hijrah artists are also entrepreneurs. Due to the increasing religious implementations amid the COVID-19 pandemic, most hijrah artists resigned or were limiting their acting jobs in television series, movies, or cinemas. Online Halal marketplaces are the best platforms for them to sell their products. Due to symbiosis mutualisms, the hijrah artist can benefit from the online marketplace as endorsers or brand ambassadors. Millennials are hungry for information. The online halal marketplace provider must be proactive and aggressive, voicing their views and ideas to get a true picture of marketplaces that are Shariah compliance but profitable for all users.

CONCLUSION

This study concluded that only technology adoption influences Millennials' good perception of online halal marketplaces. Only technology adoption, opinions, broader activities, and Millennials' perception influenced their decisions to use an online Halal marketplace, while success & status, brand value & reward, and personal health concerns did not. Millennials' perceptions did not mediate or act as an intervening variable for all indirect effects. It implies that the higher their adoption while using Lazada Amanah apps, the more peer-influenced, collaborative shopping and information-seeking from

smartphones while shopping, and with broader activities and higher perception of the good of Halal marketplaces, the higher the Millennials' decision to shop at Lazada Amanah.

Millennials will be part of the Indonesian demographic bonus in 2030. With their creativity, confidence, connectivity, and increasing numbers of productive age populations, Millennials will be a potential market segment for business. Thus, the chance for online halal marketplaces to penetrate this segment is still high. However, it needs a special strategy to win them. Muslim Millennials in Indonesia still prefer conventional online marketplaces due to their more prominent advantages than online halal platforms. In reality, they use it only to get promotional offers.

The online Halal marketplace is still in its early phase. Nonetheless, its potential disruptions to the conventional online marketplace should not be underestimated. The National Committee for Islamic Economy and Finance (KNEKS) focuses on developing the halal ecosystem. As the policy implication, KNEKS and the government must provide relevant regulations and infrastructure related to national development policy and strategic programs to support the development of MSMEs (micro, small, and medium enterprises) in Indonesia's Sharia Economy and Finance Ecosystem. It includes the online Halal marketplaces as one of the vehicles that need to be in place to synergize with various initiatives and coordinate with various efforts to digitally empower MSMEs in Indonesia. Digital technology utilization in online marketplace services challenges how e-commerce adapts to innovation. It is no exception for the online halal marketplace. Targeting Millennials who spend most of their time online must be innovative.

Millennials will abandon companies with products and services absent from digital innovation. They are captured as financially secure and active in online transactions and shopping. Marketers must know their online behavior and consumption patterns as a potential market segment. The finding implicates that Millennials consider online Halal marketplace has not been addressed to reserve the Muslim concerns, and their decision to use it did not necessarily derive from religious reasons. Thus, online Halal marketplaces must combine more suitable marketing strategies. With more advanced technology, higher algorithm engagement on social media, more digital advertising and social campaigns, and many other digital communication strategies that suit Millennials' activities, online Halal marketplace like Lazada Amanah could encourage Millennials to use it more often, increasing customer engagement with the Islamic brand by consistently delivering reliable Halal products and sharia-based services to meet Millennials' needs while penetrating this segment.

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