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Fostering E-Commerce Loyalty Among Young Muslim Consumers: The Roles of Brand Equity, Flow, and Trust

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Abstract. This study explores factors driving e-commerce website loyalty among 321 Muslim millennials in Indonesia. Integrating brand equity, flow experience, and trust models, an online survey analysis using SEM confirmed brand equity as the strongest predictor of loyalty intentions, followed by trust and flow experience. The research also found website elements mirroring offline store familiarity and ease of use most significantly affected respondents' engagement and future purchase likelihood. As global Muslim youth populations grow amidst accelerating digitalization, these revelations help inform targeted web properties and experiences fostering continued patronage.

Keywords: E-Commerce, Trust, E-Loyalty, Flow Experience, Muslim, Millennials

1. Introduction

The millennial generation or Generation Y has become the subject of many studies in various scientific fields by research experts about how they move, how they choose and live their lives, and the impact of the activities they undertake, which can be used as a reference for the development of scientific discoveries. Generation Y are people born in the 1980s and 1994s (Wolfinger & Mccrindle, 2014). From the writings of Adam Okulicz-Kozaryn (2018), it is explained that people born between 1982-2004 are people with a higher level of happiness than people born in the year before 1982. Happiness affects many aspects of the continuity of human life; they will seek progress and the development of new skills that can ensure a meaningful life outside of work (Lyons et al., 2010). Buying and using electronic goods is a person's own happiness for achieving it. In terms of technology, generation Y is a generation that is fast in responding to technological developments (Wolfinger & Mccrindle, 2014), proving that they are a smart generation, easy to learn new things, open to world developments, so it is not surprising that they are called a technology literate generation.

In an article from Hugo (2019), it was said that based on the 2010 Population Census Results: Aggregate Data per Province of Indonesia announced to the world the total population of 237,556,363 people. Dominated by 88.22% are residents with Muslim beliefs, which shows that Indonesia is a country with a majority Muslim population, meaning that the majority of generation Y or the millennial generation are also Muslims, and they are a technology-literate generation which is where they live. In the use of the online shopping site Shopee in 2017, there were 230,670 application downloads dominated by the age of 20-30 years with a total of 40% and the rest divided into ages under 20 years as much as 36%, age 30-40 years 20%, and ages over 40 years 4% (Ichsan, Pradana, & Ichsan, 2018). Other online shopping sites such as Bukalapak, which is one of Indonesia's unicorn startup companies, have a valuation of US $ 1 billion. This increase is, of course, accompanied by an increase in new users since the covid-19 pandemic (Nugroho, Ravenska, & Zulvia, 2021).

Sales in E-Commerce in Indonesia are growing very rapidly. Sales in E-Commerce in Indonesia earned US$5.8 billion in 2016 and US$7.1 billion in 2017. It is possible that E-Commerce sales could increase until 2022, which reaches US$16.5 billion (Sholikhin, Nurul, & Amijaya, 2019). With the ease of transactions, the e-commerce industry is growing rapidly (Windiastuti, Hanif, & Athief, 2019). In fact, the payment trend of the Indonesian people is shifting from cash payments to cashless payments (Zafani & Arifqi, 2020). To encourage and meet the needs of more than 1.8 billion Muslims worldwide and more than 200 million Muslims in Indonesia, it is necessary to develop E-Commerce trust from a Sharia perspective (Sholikhin et al., 2019). With the evidence that E-commerce has experienced extraordinary development, the advancement of the halal financial industry and business among Millennial Muslims has become the trigger for the development of e-commerce, especially in Indonesia itself (Rizqi Febriandika, Wijaya, & Hakim, 2023). In Indonesia, Millennial Muslims will become the main market since a third of their millennial generation. From the development of this analysis, the largest customer population is the dominant generation Y (Febriandika, 2020).

Brand equity is a very important concept in both business management and academic research practice. It is said to be very important in business because with brand equity; sellers can gain a competitive advantage through a strong brand, a broad understanding of the concept of brand equity is very important to study in relation to consumer loyalty (Guerra-tamez et al., 2020; Jin Su, 2018). Based on research conducted by Ã et al. (2007), flow experience allows the need for an e-commerce manifest function that involves web service providers and web customers to prove the "truth" of e-commerce services.

If implemented in the business world, for a businessman and marketer, the logical first step is to segment generations (Wolfinger & Mccrindle, 2014) to get the appropriate target market. With the generation of segmentation, it can be seen the pattern of interaction, where there is interaction with colleagues in the social trading community and community platform (Zhou, 2019), which will affect their experience and the distribution of information. There is a great deal of research involving the influence of religion, generation, and technology. This study will emphasize millennial Muslim loyalty to online shopping sites, especially online shopping media through websites. The purpose of this study is to develop a model that influences the loyalty of Muslim Millennials to web-based online shopping stores (e-commerce) through several selected variables, namely flow, trust, and brand equity.

2. Literature Review

2.1. Millennials, Technology and Religion

Generations play such a big role in every development of civilization. The current generation is much more complex than the previous generation. Therefore, it requires a lot of understanding from various points of view in order to understand each other (Wolfinger & Mccrindle, 2014)(Wolfinger & Mccrindle, 2014)(Wolfinger & Mccrindle, 2014). Wolfinger & Mccrindle (2014) said that the Y generation and the previous generation have their own uniqueness because they are a generation that becomes a comprehensive blend for understanding all living generations. With the diversity of religions that exist, generations are becoming increasingly complex.

In Indonesia, there are six recognized religions, and there are more than 100 schools of belief held by various areas of society (Liem, 2019). Generation Y or generation has different values, characteristics, and behaviors with other generations (Gura˘u, 2013). Millennials have an interest in technology with great enthusiasm (Purani, Kumar, & Sahadev, 2019), especially its development who bring new things to their lives, more specifically to their lifestyle (Purani, Kumar, & Sahadev, 2019).

2.2. Trust, Flow Experience, and Loyalty

Trust is important to explain usage and user satisfaction in the context of e-commerce (Tam, Loureiro, & Oliveira, 2020). Honesty is a belief that other people will keep their promises (Carlos Flavia'n, Miguel Guinalı´u, 2006) by fulfilling customer desires well (Boonlertvanich & Boonlertvanich, 2019). Trust is built from two directions through customers trusting service providers (Smith, 2020) and service providers trusting their customers (Liu, Maggie, & Lee, 2011). As a service provider, it is very important to pay attention to the flow experience and trust of its consumers (Zhou, 2012) because trust can successfully reduce uncertainty and risk decreasing income or loss (Chang, 2009). Customer loyalty and trust are key to long-term profitability and growth for a service or company (Dariyoush Jamshidi, Yousef Keshavarz, Fazlollah Kazemi, 2016).

On the other hand, internal marketing affects the company's mission and the development of a company's Human Resources to develop. Profitability is one of the benchmarks for the company's operational performance (Hamidah & Tsani, 2020; Nurbaya & Alam, 2019). Despite the rapid growth and popularity of e-commerce, companies inevitably face difficulties in gaining customer loyalty and trust (Aslam, 2019). Thus, based on these arguments, it is proposed:

H1. The greater the trust in an e-commerce website, the more it affects the experience (Flow) of using an e-commerce website.

H2. The greater the brand equity of the e-commerce website, the more it affects the experience (Flow) that will be obtained from the e-commerce website.

The original concept of flow is defined as the holistic sensation that people feel when they act with total engagement (Ã et al., 2007). Flow experience describes a unique feeling when people involve themselves fully in an activity—people who are really fascinated by the influence of current events and stay focused on enjoying them. Thus, information that is not relevant to their current feelings will be automatically filtered and selected according to their heart condition (Wang, Ding, Akram, Yue, & Chen, 2021).

Interactions between humans and computers and interactions between humans and humans have a significant influence on Flow Experience (Zhou, 2019). An experience by users is one of the main ways

to increase their loyalty to a product (web-based shopping site) (Tao Zhou, Hongxiu Li, 2013). When users are in a flow experience, they can be fully immersed in the experience of touching it (Zhou, 2019). Based on other findings, according to Guerra-tamez et al. (2020), quality, taste, and price affect customer value perceptions. Both experience flow construction and perceived value have a significant and positive effect on consumer loyalty through repurchase intentions as well as the dissemination of experience-based information through word of mouth to the mouths of consumers or customers.
Thus, based on these arguments, it is proposed:

H3. The higher the positive online experience (flow) obtained from the e-commerce website, the greater the loyalty to the e-commerce website.

2.3. Brand Equity, Trust, and Loyalty

Brand equity that is installed and placed properly will help manage the brand itself effectively and can allocate resources appropriately (Keller & Brexendorf, 2019). In addition, trust occupies a vulnerable position based on positive expectations of behavior where trust represents a person's availability of loyalty (Tao Zhou, Hongxiu Li, 2013). Based on research conducted by Tao Zhou, Hongxiu Li (2013), information and system quality significantly affect user trust and flow experience, which will determine their loyalty. Characteristics such as customization, interaction, habits, care, community, choice, and character have a significant effect on customer e-loyalty (Aslam, 2019; Srini S. Srinivasana, Rolph Andersona, 2002).
Thus, based on these arguments, it is proposed:

H4. The greater the trust in the e-commerce website, the greater the loyalty to the e-commerce website.

H5. The greater the brand equity of the e-commerce website, the greater the loyalty to the e-commerce website.

3. Methods

This study uses a quantitative approach by using primary data through a questionnaire instrument. The questionnaire in this study used closed-ended questions and was distributed to Muslim millennials in Indonesia. The data obtained is from 321 respondents from Muslim millennials by an online survey, which will then be processed and analyzed. In addition, the questionnaire is designed with a five-point Likert scale varied from 1 (strongly disagree) to 5 (strongly agree). some guidelines for determining sample size for Structural equation modeling (SEM) are given as follows: (1) If the parameters used are using the maximum likelihood estimation, recommended sample size is between 100 to 200, and the minimum sample is 50. (2) A total of 5 to 10 times the number of parameters in the model. (3) Equal to 5 to 10 times the sum of the total latent variables (indicator variables). This study uses 15 indicators; thus, Hair et al. (2014) required a minimum sample of 10x15 or 150 respondents. In this study, the number of respondents obtained was 321, which already met the requirements.

Explanatory Factor Analysis (EFA) is used to ensure that each indicator (manifest variable) corresponds to the latent variable (construct) that has been compiled in the questionnaire. EFA also allows identification and exploration of new ideas or unclear latent variables (Çifci et al., 2016) starting from indicators (manifests) that form a variable through a quantitative approach that is analyzed descriptively and statistically (Çifci et al., 2016). Then, the data was analyzed and tested using the Multivariate Structural Equation Modeling (SEM) technique, which is a statistical technique that is able to analyze latent variables, in other words, SEM is a statistical technique that can analyze latent variables and determine the magnitude of the measurement (Febriandika, 2020).

Testing using the SEM technique has its own advantages, such as being able to test structural models and measurement models simultaneously, test measurement errors and structural errors, test the suitability of a model, whether missing or abnormal data can be overcome, able test the interrelationships between variables in a model. The data processing itself uses the help of IBM SPSS Statistic 25 and IBM SPSS Amos 20 software.

According to Ratmono (2021), some guidelines for determining sample size for SEM are given as follows: (1) If the parameters used are using the method, the maximum (maximum likelihood estimation) recommended sample size is between 100 to 200, and the minimum sample is 50. (2) A total of 5 to 10 times the number of parameters in the model. (3) Equal to 5 to 10 times the sum of the total latent variables (indicator variables). This study uses 15 indicators; thus, Brasileira et al. (2014) required a minimum sample of 15x10 or 150 respondents. In this study, the number of respondents obtained was 321, which already met the requirements. EFA (Exploratory Factor Analysis) and CFA (Confirmatory Factor Analysis) methods are used to ensure that the data is valid and reliable (Febriandika, Anam, Syahdini, & Putri, 2020).

4. Results

Table 1. Exploratory Factor Analysis Results

Variable	Component 1	2	3	4	Mean	SD	Variance Extracted Explained	KMO
Flow1	.832				4.06	1.209	77.546	.818
Flow2	.885				3.98	1.227		
Flow3	.812				3.87	1.267		
Flow4	.790				4.18	1.197		
Trust1			.698		4.35	1.038	74.058	.833
Trust2			.811		3.69	1.093		
Trust3			.776		3.86	1.037		
Trust4			.820		3.94	1.025		
Brand1	.721				4.15	1.075	82.049	.831
Brand2	.773				4.12	1.109		
Brand3	.840				3.93	1.073		
Brand4	.795				4.04	1.072		
Loyal1				.798	4.08	1.096	83.591	.745
Loyal2				.781	4.06	1.095		
Loyal3				.763	4.14	1.104		
		Total					**79.361**	**0.922**

The KMO results for each variable showed good results, which were 0.922 (above 0.5). This means that the factor is sufficient that the data taken can be factored in, with a p-value = 0.00, and the total extraction variance is 79.361 percent. Table 1 shows the results of the detailed EFA analysis consisting of components, average, SD, explaining the extracted variation, KMO for each variable item, and the total KMO and variance extracted for all variable items.

Based on the reliability test data in table 2, it can be seen that the statistical results of Cronbach's Alpha (α) Flow Variable with a value of 0.903, Trust Variable with a value of 0.882, Brand Equity Variable with a value of 0.927, Loyalty Variable with a value of 0.902 and the total value of Cronbach's Alpha. of 0.938, thus it can be concluded that the items in the variable are reliable. The rules are taken based on the rules, which if the number > 0.9 is very good, and if the number > 0.8 is good (Darren George, 2002).

Table 2. Construct Reliability Test

No.	Variable	Cronbach's Alpha (α)	Number of Items
1	Flow	.903	4
2	Trust	.882	4
3	Brand Equity	.927	4
4	Loyalty	.902	3
	Total	.938	15

Reliability of Each Variable (N=321)

Table 3. CFA Goodness of Fit

COF Index	Acceptable Value	CFA Model	Keterangan
X^2 (Chi-square)		183.001	Good Fit
Df (Degree of freedom)		84	
X^2/df	< 3	2.178	Good Fit
GFI	>0.8	0.927	Good Fit
CFI	>0.9	0.974	Good Fit
TLI	>0.9	0.967	Good Fit
RMSEA	<0.08	0.061	Good Fit

This CFA data test aims to find out and test whether the data that has been grouped based on the latent variable (construct) has been consistently in the construct or not. It can be seen from the test results whether based on the provisions to see whether something is consistent or not, the Goodness Of Fit requirements have been met or not, and based on the data from Table 4. Testing Goodness Of Fit Confirmatory Factor Analysis (CFA), the results of data processing using IBM SPSS Amos 20, indicates that the variable that has been consistently in its construction can be called Good Fit. With a value of X2/df (Chi-square divided by Degree of freedom) of 2,178 which already meets the conditions <3. The GFI value is 0.927, which has met the requirements > 0.8. The CFI value is 0.974, which has met the requirements > 0.9. The RMSEA value is 0.061, which has met the requirements > 0.8.

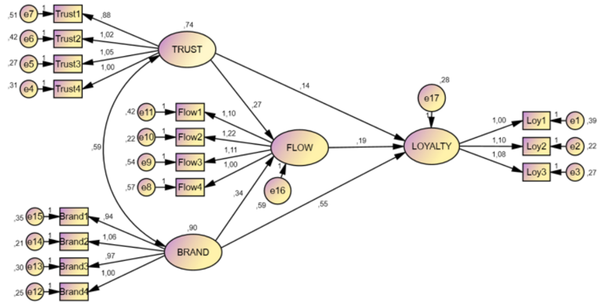

Fig.1: SEM Results

Table 4. **Hypothesis Results**

Hypothesis	**Path**	***B***	**SE.**	ρ-Val	**Results**
H1	Trust→ Flow	.249	.091	.003	Significant
H2	Brand → Flow	.351	.082	***	Significant
H3	Flow→ Loyalty	.194	.050	***	Significant
H4	Trust → Loyalty	.137	.070	.039	Significant
H5	Brand → Loyalty	.580	.068	***	Significant

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

Based on the data in Table 4, The results of hypothesis testing using the Multivariate Structural Equation Modeling (SEM) technique are acceptable. From the test results, the Trust variable has an effect on the Flow Variable (as seen from the p-Values with a value of 0.003) and has a positive effect (as seen from the β/Beta value). Brand variable affects Trust variable which has a positive influence. The Trust variable has a positive effect on the Loyalty Variable. A flow variable is very influential on Loyalty Variable, which has a positive influence. The Brand Variable is also very influential on the Loyalty Variable with a positive influence. Thus it can be concluded that the indicators in each variable have been correctly and appropriately interpreted, and all hypotheses have a positive influence on the variables tested for each hypothesis.

5. Discussions

It can be seen from the results of this study that trust has a positive and significant influence on Flow Experience, which produces a Standardized Coefficient value of 0.249 and has a p-value of 0.003, with this value indicating that the greater consumer trust on the website, the more it affects flow experience using e-commerce websites. The conclusion is that the hypothesis in this study is acceptable.

This research is supported by previous research conducted by Zhou (2012), where a consumer decides to use a service determined by Trust and Flow Experience, where a consumer's trust significantly influences flow experience.

This means that the flow experience of a consumer will be influenced by how an e-commerce web can present and shape the appearance and content of the web that can generate consumer confidence in the website itself (Rose, Clark, Samouel, & Hair, 2012), where this trust is the same as when consumers shop. Directly in an offline store. Then if an e-commerce web can attract and arouse consumer confidence to buy it, then it will then affect the satisfaction of a consumer's Flow Experience. The data shows the Standardized Coefficient value of 0.249 and the p-values of 0.003, meaning that trust has a positive and significant influence on Flow Experience.

It can be seen from the results of this study that Brand Equity has a positive and significant effect on Flow Experience, which produces a Standardized Coefficient value of 0.351 and has a p-Values of *** (<0.001), with this value indicating that the greater a Brand Equity is. The e-commerce website will increasingly affect the Flow Experience of using e-commerce websites. The conclusion is that the hypothesis in this study is acceptable.

This research is supported by previous research conducted by Catalan, S., Martinez, E. and Wallace (2018). The independent variable in the study significantly affects the dependent variable. The results of his research also show that the brand affects the Flow Experience. In the Brand variable based on the results of statistical data, it is shown that the Brand1 indicator (4.15) has the strongest influence, namely the ease of finding goods on a website. This means that a consumer's Flow Experience will be influenced by Brand Equity, where if an e-commerce web can make it easier for a consumer to find an item he wants, it can be said that the web is good and can influence a consumer's Flow Experience. And the data shows the Standardized Coefficient value of 0.351 and the p-Values value of ***(<0.0001); Brand Equity has a positive and significant influence on Flow Experience.

Seen the results of this study indicate that Flow Experience has a positive and significant influence on Customer Loyalty, which produces a Standardized Coefficient value of 0.194 and has a p-Values *** (<0.0001), with this value indicating that the greater the Flow Experience at an e-commerce website, will increasingly affect customer loyalty in the use of e-commerce websites. The conclusion is that the hypothesis in this study is acceptable.

This research is supported by previous research conducted by Zhou (2012), that customer openness and customer care positively affects Flow Experience, which can then increase customer loyalty. In the Flow Experience variable, based on the results of statistical data, it is shown that the Flow indicator (4.18) has the most decisive influence, namely calmness, when shopping at a website. This means that the loyalty of a consumer will be influenced by the Flow Experience, where if an e-commerce web can provide a safe web without interference from either advertisements or site redirects, it can be said that the web is good and can affect the loyalty of a consumer to an e-commerce web. The data shows the Standardized Coefficient value of 0.194 and has a value of ***(<0.001), which has a positive and significant effect on customer loyalty.

Seen the results of this study indicate that trust has a positive and significant influence on Customer Loyalty, which produces a Standardized Coefficient value of 0.137 and has a p-Values of 0.039, with this value indicating that the greater the trust of a consumer on the e-commerce website, the greater the trust of a consumer on the e-commerce website. Increasingly affects customer loyalty in the use of e-commerce websites. The conclusion is that the hypothesis in this study is acceptable. This research is supported by previous research conducted by Ribbink et al. (2002), who found that e-Trust affects customer loyalty. It is said that good service can be obtained by mutual trust between merchants and consumers; besides, the ease of use of a website, seller response, and website display customization can affect customer loyalty.

In the Trust variable, based on the results of statistical data, it is shown that the Trus indicator (4.35) has the strongest influence, namely the similarity of trust in online shopping with offline shopping on the website. This means that the loyalty of a consumer will be influenced by how an e-commerce web can present and shape the appearance and content of the web that can generate consumer confidence in the website itself (Rose et al., 2012), where this trust is the same as when consumers shop online directly in an offline store. So that way, the consumer can become a customer at a website in the future when they need the goods they want to buy again. The data shows the Standardized Coefficient value of 0.137 and has a p-value of 0.039, so trust has a positive and significant influence on customer loyalty—the greater the brand equity of the e-commerce website, the greater the loyalty on the e-commerce website.

Seen from the results of this study indicate that Brand Equity has a positive and significant influence on Customer Loyalty, which produces a Standardized Coefficient value of 0.580 and has a p-Value of *** (<0.0001), with this value indicating that the greater the Brand Equity site web-e-commerce, will increasingly affect customer loyalty in the use of e-commerce websites. The conclusion is that the hypothesis in this study is acceptable.

This research is supported by previous research conducted by Pantea Foroudi, Zhongqi Jin, Suraksha Gupta (Pantea Foroudi, Zhongqi Jin, Suraksha Gupta, 2018) that the combination of various elements of brand equity (such as brand awareness, perceived quality, brand preference, brand image, and the image of the country of origin of the product) must be more interactive to increase customer loyalty. In the Brand Equity variable based on the results of statistical data, it is shown that the Brand1 indicator (4.15) has the strongest influence, namely the ease of finding goods on a website. This means that a consumer's loyalty will be influenced by Brand Equity from the website, where if an e-commerce web can make it easier for a consumer to find an item he wants, it will affect the liking and decision to use a website to buy an item. So that way, these consumers can become customers of a website in the future when they need items they want to buy again and are also happy to recommend the website to their friends or family. The data shows the Standardized Coefficient value of 0.580 and has a p-Values of *** (<0.0001); thus, Brand Equity has a positive and significant influence on customer loyalty.

Similar to other SEM research, this study has several limitations, which open the door for further analysis. First, data collection for our current study was limited to respondents from Gen Y Muslim Indonesia which suggests problems with generalizability. Future research should try to reach a larger group of respondents to validate the theoretical relationships tested in this study. Second, the results represent a relatively small population size of respondents compared to the actual population size of Gen Y Muslim Indonesia and the uneven distribution of respondents from various provinces in Indonesia. This may also affect the representation of the results. There are several more recommendations to further expand the current model. First, the research model can be tested on non-Muslim Gen Y consumers and investigated whether people with different religious and cultural backgrounds may assess behavioral intentions to purchase halal food in different ways. The two objects of future research can be carried out in other regions or countries that have different cultures and characteristics to see interest in buying halal food or products in a wider geographic area and certain places.

6. Conclusions

The purpose of this analysis is to develop and test how the design model pattern of an online shopping web can influence the loyalty of Muslim Millennials to web-based online shopping stores (e-commerce). This study uses a quantitative approach using primary data through a questionnaire instrument. The questionnaire in this study used closed-ended questions and was distributed to Muslim millennials in Indonesia. The analysis empirically demonstrates brand equity's outsized impact alongside flow experience and trust in shaping Muslim millennials' loyalty to e-commerce platforms. The findings suggest convenience, customization, and credibility replicating familiar offline shopping underpin persistent online relationships with this growing demographic. As competition intensifies across digital channels, ensuring positive initial impressions through clear navigation and seamless transactions can engender lasting affiliation beyond standalone purchase events among faith-conscious young consumers. Further exploration of loyalty evolution over the user lifecycle and cross-cultural comparisons could provide richer perspectives.

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